

Health Saving Accounts

What's an HSA-Eligible Health Plan?

Also called a high-deductible health plan (HDHP), an HSA-eligible plan generally is a lower-premium option that offers comprehensive coverage for a wide variety of medical services.

HSA-Eligible Health Plan + HSA

HSA-eligible health plans can be combined with a Health Savings Account (HSA).

HSA-ELIGIBLE HEALTH PLAN	HEALTH SAVINGS ACCOUNT
<ul style="list-style-type: none">• Similar to other health plans• Can be paired with a health savings account• Generally lower health plan premiums• Money saved on premiums can be put into the HSA	<ul style="list-style-type: none">• Is yours to keep even if you change jobs or retire• Helps you save and pay for qualified medical expenses• Pays for qualified medical expenses for you, your spouse, and eligible dependents

What's covered

HSA-eligible plans offer coverage for a wide variety of medical services, including well-child visits and vaccinations. And preventive care is typically covered at no cost. You also get surgical coverage—and most plans have prescription drug benefits.

Savings that add up

Even if you're a "frequent user" of health care services, a low-premium plan with an HSA may cost less. Here's how you can save:

- Lower premiums than traditional health plans can save you money each year.
- HSA contributions are tax free* every step of the way: when you put money in, as it potentially grows, and when you take it out to pay for qualified medical expenses.
- Employer contributions to your HSA can be used to pay for a portion of your doctor visits or prescription costs.

TERMS TO KNOW

Premium: What you pay to participate in a health care plan.

Deductible: The amount you pay for covered health care services before your plan starts to cover your costs.

Preventive care: Services intended to help you remain healthy that are included with your plan, typically at no cost to you.

Copayment: The standard out-of-pocket amount paid for covered health care services.

Coinsurance: The percentage of costs you pay for a covered health care service (20%, for example) after you'd paid your deductible.

Limited Purpose (LP) Flexible Spending Account (FSA): A health care spending account that can be used only for vision and dental expenses.



How high-deductible health plans typically compare

HSA-eligible plans can offer savings, flexibility, and control over medical spending.

	HMO	PPO	HDHP
Premium	In between PPO and HDHP	Typically Higher	Typically Lower
Deductible/ out-of-pocket costs	Typically Lower	In between HDHP and HMO	Typically Higher
Health Savings Account-compatible plan	No	No	Yes
In-network benefits	Yes	Yes	Yes
Out-of-network benefits	No, unless it's for an emergency	Yes, but at a higher cost to you	Yes, but at a higher cost to you
Primary care physician is a gatekeeper	Yes	No	No
Requires referral from primary care physician	Yes	No	No
Co-payment	Yes	Yes	Yes, after deductible is met
Co-insurance	Yes, for out-of-network providers	Yes, for out-of-network providers	Yes, after deductible is met
Preventive care covered at 100%	Yes	Yes	Yes
Health Care FSA-compatible plan	Yes	Yes	Yes, but only Limited Purpose FSA

Ready to get started?

Call a Fidelity HSA service specialist at **800-544-3716**.

Visit **Fidelity.com/HealthSavingsAccount**.

Text **"HSA"** to **343898** to get a mobile reminder.

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*With respect to federal taxation only. Contributions, investment earnings, and distributions may or may not be subject to state taxation. See your tax professional for more information on the state tax implications of HSAs.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

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