

# HSA plan with benefit levels



“With hotels, I look at ratings and cost to decide where to stay. The same is true for finding a doctor. I look for lots of stars and few dollar signs.”

REBECCA, MEMBER SERVICES

## Here's what's great about the Empower<sup>SM</sup> HSA plan

You can save up for care using a pre-tax health savings account (HSA). When you need it, it's easy to pick a high-quality doctor at the best cost.

### It works like this

Empower HSA plans usually have lower premiums. But don't forget – the lower premiums come with a higher deductible. So while you pay less each month, you have to pay more before your plan kicks in.

**MY TRICK?** Put some of the money you're saving from lower premiums in your HSA. Then use it to pay your deductible. Or for your share of coinsurance after that.

### What your plan helps pay for

In-network preventive care is fully paid for by your health plan, even before you hit your deductible.

Here are some of the things your plan helps cover after you hit your deductible:

- Convenience and online care
- Specialty care (no referrals needed)
- Prescription medicines

### You can use your HSA money for:

- Doctor visits and lab fees
- Prescription medicines
- Dental care and braces
- Vision care and LASIK surgery
- Medical equipment you use at home

**TIP:** Add up what you spent on these things last year to get an idea of how much to put in your HSA in the coming year.

## We help you find the best doctors

All the doctors we partner with are excellent. But some have a better effect on your health and wallet. Based on patient surveys, claims info and more, we rate our doctors.

Benefit level 1 docs have happier, healthier patients at a lower cost. Choose them to get the best bang for your buck. See doctor ratings at [healthpartners.com/distinctions3-2019](http://healthpartners.com/distinctions3-2019).

BENEFIT LEVEL	QUALITY	COST
Benefit level 1	★ ★ ★	\$
Benefit level 2	★ ★	\$\$
Benefit level 3	★	\$\$\$

See how much you'll pay and what your plan will cover in your Summary of Benefits and Coverage (SBC). Questions? Call us at **952-883-5000** or **800-883-2177**.



### 3 things to know about health savings accounts

1. It's easy to put in pre-tax money through payroll or direct deposit.
2. You can earn interest on your savings or even invest it.
3. HSA money is yours to keep year after year, even if you switch jobs.