

# HSA-Qualified Deductible HMO Plan<sup>1</sup>



A better way to get and stay healthy, while enjoying the tax benefits.

The money contributed to your HSA isn't considered part of your wages, so you won't be taxed on it. You also won't pay taxes on HSA funds when you withdraw them to pay for qualified medical expenses. You may have investment opportunities with your HSA. Any earnings will be tax-free as long as you use the money for qualified medical expenses.<sup>2</sup>

## Using your HSA Plan

With your Kaiser Permanente HSA-Qualified Deductible HMO Plan, your employer supports your well-being with a health savings account (HSA). Now you can be more prepared to spend on what matters most—your health.

### How your HSA works

Once you've enrolled in your health plan, you can set up an HSA and contribute tax-free funds to it.<sup>3</sup>

You can use your HSA funds to pay for qualified medical expenses,<sup>4</sup> including:

- Doctor and hospital visits
- Prescription drugs
- Primary and specialty care visits
- X-rays and lab tests

### It's easy to get the care you need.

- **Choose your doctor.** Choose to receive care from more than 1,200 Kaiser Permanente doctors, one of the largest multispecialty groups in Colorado, or an affiliated plan doctor. If your needs change, you can make a change, anytime. Visit [kp.org/locations](https://kp.org/locations) to search for Kaiser Permanente physicians and affiliated plan providers near you.<sup>5</sup>
- **Get care the same way you shop.** All in one stop. Visit one of our 29 medical offices to see a doctor, or get lab work and X-rays done, all in the same place (in most locations you can even pick up a prescription).<sup>6</sup>
- **Connect to care virtually, wherever you are.** Email your doctor's office, chat with a doctor, or have a phone or video visit, without leaving home or work.<sup>6</sup>
- **Stay healthy.** With a focus on preventive care, physicals, adult screenings, well-woman care, well-child care, and certain immunizations are covered at no charge – and you don't have to meet a deductible. We also provide online tools and resources to help you manage your health.

### Limits on your expenses

When you receive care, you'll pay full charges for most services until you reach a set amount known as your deductible.<sup>7</sup> Then you'll pay coinsurance for most services covered by your plan. Coinsurance helps limit your costs for many types of care, while your out-of-pocket maximum puts a cap on how much you'll pay for covered services each plan year.

## Prescriptions

You can always fill or refill your prescriptions at any Kaiser Permanente pharmacy. Depending on the type of medication, you may also be able to fill your formulary prescriptions at an affiliated plan pharmacy, or have them delivered to your doorstep using mail order pharmacy or our convenient same-day/next-day delivery service.<sup>8</sup>

## Emergency and inpatient care

When it comes to emergency care, you're covered anywhere in Colorado, the nation, and the world. For scheduled inpatient care, you'll have a choice of hospitals close to home. Visit [kp.org/locations](https://kp.org/locations) to find a location near you.

## Questions?

Call Member Services at **303-338-3800** or toll-free **1-800-632-9700**. Representatives are available weekdays, from 8 a.m. to 6 p.m.

TTY users may call **711** for assistance with any phone number above.

**Take your health beyond checkups with a partner who provides the information and support you need to live life to the fullest.**

Information provided here is a summary only. For a list of services available with your plan, refer to your Summary of Benefits and Coverage. Upon enrollment, your plan documents will contain a description of your coverage, including benefits, exclusions, and limitations. Your plan documents will prevail over this or any other plan summary.

1. Colorado state law requires that an Access Plan be available that describes Kaiser Foundation Health Plan of Colorado's network provider services. To obtain a copy, please call Member Services, or visit [kp.org](https://kp.org).
2. The tax references in this document relate to federal income tax only. Consult with your financial or tax advisor for information about state income tax laws.
3. To be eligible for an HSA, you must be enrolled in an HSA-qualified deductible health plan and meet other HSA eligibility rules. For more information, see IRS Publication 969, Health Savings Accounts and Other Tax-Favored Health Plans, at [irs.gov/publications](https://irs.gov/publications). Kaiser Foundation Health Plan of Colorado does not offer financial, tax, or investment advice. Members are responsible for their own investment decisions.
4. For a full list of qualified medical expenses under Internal Revenue Code Section 213(d), see IRS Publication 502, Medical and Dental Expenses, at [irs.gov/publications](https://irs.gov/publications).
5. Choice of providers varies by plan, location, and availability at the time of selection, and is subject to change. Please see a list of providers included in your plan at [kp.org/locations](https://kp.org/locations).
6. These services are available when you receive care at Kaiser Permanente medical offices. A video visit takes the place of an in-person visit with your Kaiser Permanente provider.
7. Coverage may be based on the calendar or contract year, depending on your specific plan provisions. See your Summary of Benefits and Coverage for details.
8. Depending on your specific plan provisions, maintenance medication refills must be filled at one of our Kaiser Permanente Plan Medical Office pharmacies or through the Kaiser Permanente mail order program or the maintenance medication will not be covered. Mail order medications may not be mailed outside of Colorado. Some prescriptions are not eligible to be mailed or delivered. Same-day deliveries must be within a 15-mile radius of a participating pharmacy and a delivery fee applies. Some restrictions may apply.