



# MAKE THE MOST OF YOUR HSA

We're here to make it easier.

Your Cigna Choice Fund® Health Savings Account (HSA) is so much more than an account to pay for health care expenses. It's tax advantages<sup>1</sup> and monthly earned interest. It's investment opportunities and a way to save for the future. Best of all, it's 100% yours - even if you change jobs or retire. Cigna is here to help you make the most of it.

## Funding your HSA

- › Once your plan becomes effective and your HSA is opened, you can start adding money tax-free to your account.
- › Contributions can be made through payroll deductions or through additional deposits whenever you want.
- › Your employer may also choose to contribute to your account.

## Using your HSA

- › You can use the money in your HSA tax-free for qualified health care expenses that occur after you open the account.<sup>2</sup>
- › You can also use your HSA to pay for qualified expenses not covered through your medical plan, such as dental and vision expenses. For a list of eligible expenses, visit [Cigna.com/expenses](https://www.cigna.com/expenses).
- › There are many convenient methods to pay for health care expenses with your HSA:
  - **HSA debit card** - Pay directly at point of sale, such as at a pharmacy.
  - **Electronic Fund Transfer (EFT)** - Pay with personal funds and reimburse yourself with your HSA funds later.
  - **Online bill pay** - Pay your health care bill via the HSA online portal with payment sent directly to the doctor or facility.

## Investing in your future

Whatever money you don't use earns interest tax-free. You can just keep saving for future health care costs. Or, you also have the option to open an HSA investment account to gain additional savings for your future.

- › Like a 401k or IRA retirement account, HSA investment account earnings grow without being taxed.
- › You can move your HSA investment funds back into your HSA cash account anytime to pay for qualified health care expenses (unlike a 401k or IRA).
- › Withdrawals for eligible expenses are also not taxed.

Investments are subject to the loss of principal. Before opening an investment account, we encourage you to discuss your needs and goals with a financial advisor.

### Manage your account 24/7 on [myCigna.com](https://myCigna.com)

- › Log in to [myCigna.com](https://myCigna.com)
- › Select "Spending Accounts" from the top menu, and then "Health Savings Account (HSA)".
- › Select Manage Your HSA
- › You can also manage your account on the go through the myCigna® App.

Together, all the way.®



## MAKE THE MOST OF YOUR HEALTH PLAN, TOO.

### Network of quality doctors

You can save money when you use a doctor, hospital or facility that's part of your plan's network. It's easy to find quality, cost-effective care right where you need it. You can find a doctor right on **Cigna.com** or on the myCigna website or app once enrolled.

### Preventive care

Certain preventive care services are 100% covered when you use an in-network doctor.<sup>4</sup> For a complete list of covered preventive care services, see your plan materials or, for more information, go to **Cigna.com/takecontrol**.

### 24/7/365 service

Whenever you need us, just call the toll-free number printed on the back of your Cigna ID card. You can also speak with a Spanish speaking service representative or someone who can translate one of 200 languages.

### Health coaches

Even when you're not sure where to begin, you'll get confidential assistance from reliable, compassionate professionals who want to help you take an active role in your health.

### Health Information Line

Have a health question? From general health information to a specific health concern, to help deciding where and when you should get treatment, you can talk with a clinician 24/7. You can also listen to hundreds of podcasts on **myCigna.com** to help you stay informed about your health.

### Cigna Telehealth Connection

Get the care you need for a wide range of minor conditions - including most prescriptions (when appropriate) - whenever, wherever and however works best for you. You can connect with a board-certified provider via video chat or phone 24/7/365. See your enrollment materials for details.<sup>5</sup>



**Want more tips and information about using your HSA?**

**Visit [HealthyLearning.Cigna.com](https://HealthyLearning.Cigna.com).**



1. HSA contributions and earnings are not subject to federal taxes and not subject to state taxes in most states. A few states do not allow pretax treatment of contributions or earnings. Contact your personal tax advisor or HR benefit manager for details of your specific location.
2. If you use your HSA funds for expenses not permitted by the IRS, or prior to the date your HSA was established, your withdrawal will be taxed as ordinary income and you will incur an additional penalty on your withdrawal.
3. See your banking materials for additional information.
4. Coverage for preventive care may vary depending on the terms of your specific medical plan. Immunizations for travel are generally not covered. For benefit information, and a complete listing of both covered and non-covered services under your specific medical plan, refer to your plan documents.
5. Telehealth services are provided by independent third-party providers. These services are provided exclusively by such third-party providers, and not by Cigna. Providers are solely responsible for any treatment provided. Not all providers have video chat capabilities and video chat is not available in all areas. Telehealth services may not be available to all plan types or in all areas. A primary care provider referral is not required for this service.

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