

How to make the most of your health savings account

Your health plan comes with a health savings account (HSA), which is designed to give you more control over your healthcare spending. An HSA saves you money by lowering your taxable income, and you have flexibility with how you save and spend your healthcare funds.

How an HSA works:

You set aside pre-tax dollars to pay for current and future qualified medical expenses. The amount you decide to set aside is taken out of your paycheck and placed in your account. Your employer will also contribute to your account. In 2026, the total contribution limit is \$4,400 for an individual and \$8,750 for a family. If you're 55 or older, you can contribute an extra \$1,000 a year. Any money left in your HSA rolls over from year to year. It is yours to keep even if you change health plans or jobs, or retire.

Managing your health plan and HSA is easy

Register your account on the Sydney HealthSM mobile app or **[anthem.com](https://www.anthem.com)** to:

- Learn about ambulance and emergency services.
- Quickly check your HSA account balance.
- Review your plan benefits and claims.
- Choose to receive eStatements to avoid paying a monthly paper statement fee.



Be sure to activate your debit card

You can activate your debit card as soon as it arrives in the mail. Use it to pay for doctor visits, dental and vision services, prescriptions, urgent care, lab tests, and other qualified healthcare expenses. Visit **qme.anthem.com** for a full list of qualified medical expenses.



How to make the most of your HSA

Follow these two tips to earn the most benefits from your new HSA account:

1 Combine your HSAs if you have more than one

If you have an HSA from a previous employer, you can move your funds to your new HSA. This can help make using and managing your account easier, as you will:

- Have one debit card, one mobile app, one statement, and one Member Services team.
- Stop paying fees to your other HSA custodian.
- Have only one account to manage during tax time.

How to transfer your HSA

- Log in to **anthem.com** and go to **Spending Accounts** under **My Plan** and select **Manage My Account**. From the menu, select **Resources** and then **HSA Transfer**. If you see your HSA custodian's icon, you can click on it and complete the form online. If you don't see your HSA custodian, go to our Forms page, under the Resources tab, and print the Transfer of Assets form. You can complete, sign, and return the form to your employer or send it to your previous HSA custodian.
- You can also contact your previous HSA custodian online or by phone to verify your HSA balance and choose how to have your HSA dollars rolled over. Then, you can deposit your funds into your new HSA.

2 Grow your HSA funds by investing them

- If your HSA balance is more than \$1,000, you may be able to invest that money in a mutual fund.* Log in to **anthem.com**, select **Spending Accounts** under the **My Plan** tab, and choose **Manage My Account**. Then go to the **Investment** tab to learn more.



Explore more tips and tools

To learn more about your plan's benefits and tools that can help you manage your healthcare expenses, log in to **anthem.com** and select **Spending Accounts** under **My Plan**.

Visit the **How It All Works** tab to find tips on using your HSA, plus a spending account calculator to help manage your expenses for the year.

We're here to help

Chat with us in the Sydney Health app or at **anthem.com** or call the Member Services number on your health plan ID card or HSA debit card.

Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.

*Anthem does not provide investment advice. Please contact an investment advisor if you need advice. Please consider the investment objectives, risks, charges, and expenses of the mutual funds carefully before investing. For more complete information, please consult the prospectuses for each mutual fund and your HSA Investments Terms and Conditions, which can be found on the Portal and are available upon request by calling HSA Account Services toll-free number at 855-424-7211. Read these documents carefully before investing. You are not receiving any individual investment advice in connection with this program and should consult a financial advisor before investing your cash. Devenir, LLC, a registered broker-dealer, member FINRA/SIPC, is providing brokerage services to you directly or through third parties. Devenir Investment Advisers, LLC, is a registered investment adviser and affiliated company of Devenir, LLC. Devenir Investment Advisers, LLC has selected, and Administrator has accepted, certain mutual funds for inclusion in the investment program. Bank and Devenir are not affiliated companies. Securities are: Not FDIC Insured • No Bank Guarantee • Not A Deposit • Not Insured By Any Government Agency • May Lose Value.