

Your BlueFund Health Plan

Five things you should know about your HSA Plan

- 1. You can use the money in your health savings account to pay for covered medical expenses** such as office visits, lab work and prescription drugs prior to meeting your annual deductible. Expenses you incur for services covered under your health plan will count toward your annual deductible. Even if you pay for services using your HSA, make sure your provider files a claim with CareFirst by reviewing your explanation of benefits (EOB) when it arrives in the mail.
- 2. You may also choose to use your HSA funds for qualified* services not covered by the health plan,** such as over-the-counter medication, dental care, and eyeglasses. However, expenses that are not covered by your health plan will not count toward your annual deductible.
- 3. If you prefer, you can choose to save any or all of your HSA funds,** and pay for your medical expenses out-of-pocket throughout the year, until you meet your annual deductible. Once your accumulated HSA savings reach a certain point, they can be invested in a wide variety of mutual funds.
- 4. Once you've met your deductible, additional health care expenses are covered** under the terms of your medical plan. At that time, you may choose to use your HSA funds to pay for fixed expenses, such as copayments.
- 5. If you don't use all of your HSA dollars, the remaining amount will carry over** into the next year. There is no "use it or lose it provision."

** Qualified services as defined by the IRS.*



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