

How does the HDHP & Health Savings Account work?

WHAT'S COVERED...

YOU RECEIVE PREVENTIVE CARE

Here's how it's covered...

The HDHP covers your eligible **preventive care** at 100% when you choose in-network providers.

YOU HAVE AN APPOINTMENT OR FILL A PRESCRIPTION

Here's how it's covered...

You pay 100% of the cost of covered services until you reach the **deductible**. Then, the HDHP begins to share the cost with you: You'll pay 20% coinsurance for covered services.

YOU RECEIVE A BILL FROM YOUR PROVIDER

Here's how you pay it...

You pay the amount you owe with money from **your pocket** or with dollars from **your HSA**.

YOU HAVE MAJOR HEALTH CARE NEEDS AND COSTS

Here's how you're protected...

You pay up to the **out-of-pocket maximum**, which limits how much you'll pay during the course of the year. The maximum does not include your share of premium, if any.



START HERE!

You receive in-network medical care.



Your provider submits a claim to EBMS.



EBMS applies your benefits and...

WHAT YOU PAY...

Under the HDHP, preventive care is always paid at 100% when you see in-network providers. Follow this chart to learn what happens when you receive other types of in-network care.

...AND WHEN YOU PAY IT.

Your provider should not ask you for any payment at the time of your appointment. Instead, your provider should file a claim with EBMS for processing and bill you later for any amount owed.

Notifies your provider of the amount you owe.



Your provider sends you a bill for the amount you owe.

Sends you an EOB, showing claims details and the amount you owe the provider.



You check the bill from your provider against your EOB.



You pay the bill using money from your pocket or from your HSA.