

# BCBS Saver's Choice Plan with HSA

## The Lowest Health Plan Premium

KEY FEATURES OF SAVER'S CHOICE	
<b>Provider Network</b>	Large, national network (same as BCBS PPO) that contains 10,000 local physicians and over 30 hospitals. Coverage is for in-network providers only, except for emergencies.
<b>Lowest Premium Rates (monthly paycheck deduction)</b>	Individual Coverage: \$120.28/month Family Coverage: \$390.04/month
<b>Deductible</b>	Individual Coverage: \$1,700 per calendar year Family Coverage: \$3,400 per calendar year
<b>Coinsurance</b>	10% coinsurance once annual deductible has been met.
<b>Maximum annual out-of-pocket cost</b>	Individual Coverage: \$3,400 (deductible plus Rx copays) Family Coverage: \$6,800 (deductible plus Rx copays)
<b>Health Savings Account (HSA) funded by City contributions and your voluntary contributions</b>	The City contributes 66% of your annual deductible to your HSA to help you cover your health care expenses. Individual Coverage Contribution*: \$1,125 Family Coverage Contribution*: \$2,250

\*City HSA contributions will be pro-rated monthly for the initial year of coverage for those newly hired or otherwise joining the Saver's Choice plan outside of Open Enrollment

## Important Information and 2024 Plan changes

Deductibles include all covered medical expenses including prescription drugs, when you use your Elixir pharmacy coverage. The family deductible is one amount, \$3,400, and all covered family member expenses will be applied.

**New 2024 Plan Changes:** *After the deductible is met,* covered medical services received in-network are paid at **90%** by the plan, and prescriptions are subject to copays of \$10, \$40, \$80, or \$100 for the remainder of the year until the maximum out-of-pocket limit is reached. For family coverage, the out-of-pocket limit is one amount, \$6,800, and all covered family member expenses will be applied.

## Retiring soon?

**Please pay special attention before deciding to enroll in the Saver's Choice Plan (with HSA) if retirement is in your near future.** Your enrollment in Medicare and any supplemental Medicare plans impacts how you may invest in and use funds associated with your HSA. Please see [IRS Publication 969](#) for details.

## BCBS of Arizona

(602) 864-4857

[azblue.com](http://azblue.com)

## Find a BCBS Provider

- Visit [azblue.com](http://azblue.com)
- Click Find Care/Find Doctor
- Click the option that best describes you, and follow the prompts



# How the Saver's Choice Plan Works



<b>Health Savings Account (HSA)</b>	Set aside tax-free money from your paycheck and receive contributions from the City to help cover your costs now, or in the future.
<b>Deductible</b>	Pay 100% of your medical and prescription costs until you meet the annual deductible.
<b>Coinsurance</b>	There is a 10% coinsurance payment for services incurred after the deductible has been met.
<b>Out-of-Pocket Maximum</b>	\$3,400 for single coverage (deductible plus Rx copays); \$6,800 for family coverage (deductible plus Rx copays)

## Blue Care Anywhere Virtual Health Visits

### ONLINE DOCTOR VISITS THROUGH BCBS OF ARIZONA

On-demand health care services through BlueCare Anywhere are available to all employees and dependents enrolled in the BCBS Saver's Choice Plan or PPO.

BlueCare Anywhere visits are provided at no cost to PPO plan members and for a \$20 copay per visit for Saver's Choice Plan members.

## See a Doctor Anytime, Anywhere

**BlueCare Anywhere gives you 24/7 access to U.S. board-certified doctors, counselors, and psychiatrists through your computer or mobile device. Here's how to get started:**

- Enroll online at [BlueCareAnywhereAZ.com](https://www.bluecareanywhereaz.com)
- Fill out a questionnaire and select your provider type

- Saver's Choice Plan members pay a \$20 copay which is applied to the annual deductible. You can use a credit card or your Health Equity HSA debit card
- Start your visit or schedule an appointment
- Receive a summary of your visit to share with your primary care provider

In addition to online diagnosis and treatment, your doctor may also order prescriptions for you at the pharmacy of your choice.

## To contact our designated BCBS representative:

To contact our designated BCBS representative, see the Benefits website for current contact information ([www.phoenix.gov/benefits](https://www.phoenix.gov/benefits))

# Health Savings Account

## Part of the Saver's Choice Health Plan – Administered by HealthEquity

### BENEFITS OF HSAS: PAY FOR HEALTH CARE EXPENSES

You can use your HealthEquity debit card to conveniently pay for medical, prescription drug, dental, vision, and over-the-counter expenses. For a list of qualified health care expenses, see [IRS Publication 969](#).

**Important Note: You cannot use an HSA to pay for health care expenses incurred by a domestic partner.**

### BENEFITS OF HSAS: ENJOY TAX SAVINGS

When you use your HealthEquity HSA account, you can enjoy tax savings in three ways:

- Pay for qualified health care expenses tax-free
- Contribute to your HSA tax-free
- Earn interest on unused HSA funds tax-free (once HSA reaches a certain amount)

**Important Note: You may not contribute to a HSA when you are enrolled in Medicare. Please note that if you have to (or choose to) enroll in Medicare Part A, the coverage is retroactive for up to 6 months, but no earlier than your eligibility date. Because of this, you should plan to stop HSA contributions around 6 months before enrolling in Medicare.**

**If you continue to contribute to your HSA after you enroll in Medicare, there may be potential tax penalties depending on your situation. One such penalty may include a 10% income tax penalty on the amount of funds you have contributed. The City of Phoenix does not provide tax or legal advice. You should consult with your own tax or accounting advisor for specific situation.**

### BENEFITS OF HSAS: TAKE IT WITH YOU INTO YOUR FUTURE

Money left in your HSA at the end of each year rolls over to the next year, including the City's contribution. You can save your HSA funds to use for your health care costs when you retire or leave the City. The money is yours to take with you. You can also use your HSA as another retirement vehicle: once you turn 65 years of age, funds may be used for non-medical purposes (regular income taxes apply).

## Enrollment Information

You must be enrolled in the BCBS Saver's Choice medical plan to be eligible for the HSA. You are NOT automatically enrolled in the HSA when you elect the Saver's Choice Plan — in order to receive the employee HSA seed you have to elect HSA, and then you'll receive a free debit card from HealthEquity for your HSA.

There is no fee for this account while you are enrolled in the Saver's Choice Plan. If you retire, terminate, go on COBRA, or select a different health plan, HealthEquity will deduct a small monthly fee for account administration.

### You cannot be enrolled in the HSA if:

- You are enrolled in other non-HSA eligible health coverage, including a spouse's group health plan, Flexible Spending Account (FSA), or Medicare. Exception: You can enroll in a limited-purpose FSA and an HSA health plan at the same time. Any FSA elections while electing an HSA will automatically be converted to a Limited Purpose FSA. (see page 41 for more information regarding FSAs)
- You are claimed as a dependent on someone else's tax return

## Don't Forget!

**Your HSA pre-tax paycheck election amount must be elected each year.** Indicate your desired contribution amount each year at Open Enrollment. You can change your contribution amount at any time throughout the year.



# How the Health Savings Account Works

## Step 1:

Enroll in the BCBS Saver's Choice Plan with HSA. Per IRS rules, this is the only health plan the City offers with an HSA. You will then receive an HSA welcome kit and HSA debit card from HealthEquity.

## Step 2:

Activate the debit card. Use the debit card to pay for out-of-pocket expenses such as copays, coinsurance, and deductibles, or pay online at: [myhealthequity.com](https://myhealthequity.com).

## Step 3:

At Open Enrollment time, select the amount of your voluntary contributions to your HSA.\* The HSA contribution limits for 2024 are \$4,150 for single coverage and \$8,300 for family coverage. In addition, there is a \$1,000 additional "catch up" amount for employees 55 or older.

## Step 4:

Check your HSA account for the City's contribution given in a lump sum during your first month of coverage, and during the first month of the plan year (January). The current

City contribution is 66% of the annual deductible: \$1,125 for single coverage and \$2,250 for family coverage. Note that the amount given by the City will be pro-rated monthly for new hires and those otherwise enrolling in the Saver's Choice plan outside of Open Enrollment (for the initial year of coverage).

## Step 5:

Check your paystub. Your HSA contributions are deducted from your first two paychecks each month on a pre-tax basis. You can change this contribution amount using [eCHRIS Self-Service](#).

## Step 6:

Use your HSA account to conveniently pay for qualified health care expenses or save your HSA dollars to pay for expense in future years. Your money never expires (see IRS Publication 969).

\*Important Note: Employees may contribute to their HSA on a pre-tax basis only while enrolled in the BCBS Saver's Choice Plan. If you later switch to the HMO or PPO plan, you can no longer contribute to the HSA.



## Contact HealthEquity with Questions

You'll receive a comprehensive welcome packet in the mail from our HSA administrator, HealthEquity, when you enroll in the BCBS Saver's Choice Plan. You can manage your HSA account securely online. HealthEquity offers 24-hour customer service phone support and web access to track

and manage your funds and provider payments. You are encouraged to attend webinars or view videos about HSAs at [healthequity.com/learn/webinars](https://healthequity.com/learn/webinars) and [healthequity.com/learn/videos](https://healthequity.com/learn/videos).

### HEALTH EQUITY

[Qualified Medical Expense List](#) • **(877) 582-4793** • [HealthEquity.com](https://HealthEquity.com)