



Anthem has partnered with Affiliated Computer Services (ACS) and The Bank of New York Mellon (BNY Mellon) for servicing your Lumenos Health Savings Account (HSA). The features and services included in the Lumenos HSA with ACS | Mellon were designed to meet all of your HSA needs.

## Lumenos HSA with ACS | Mellon Key Features

The Lumenos HSA with ACS | Mellon includes many useful features, tools and services for your HSA:

- a single point of contact for health plan and HSA customer service
- a single online health site to access your benefits and HSA details
- competitive interest rates and investment options for your HSA funds
- the opportunity to earn incentive rewards for your HSA (This feature is not included in all Lumenos HSA with ACS | Mellon plans. Refer to your enrollment materials to determine if this feature is included in your plan).

## HSA Welcome Kit

After you enroll in your Lumenos HSA Plan with ACS | Mellon, Anthem will automatically establish your HSA with BNY Mellon – a separate application for your HSA is not required. Soon after enrollment, Anthem will send you an HSA Welcome Kit with all of the banking documentation and instructions for how to activate your HSA. To activate your HSA, you'll need to complete a simple signature process – online or by mail.

## Interest and Investments

You will earn interest on your HSA funds and will also have the opportunity to invest your funds once your HSA balance reaches \$2,000. You'll need to maintain that minimum balance of \$2,000 in your account, and then you can invest any additional amount in the investment funds available. Many investment options are available from a variety of fund families. When you are ready to invest, call the Customer Service number on your Anthem ID card.

## Debit Cards and Checkbooks

Use your MasterCard<sup>®</sup> debit card or your HSA checkbook to pay your health care provider or pharmacy directly for eligible medical expenses, or to access cash from your account.

## HSA Customer Service

Contact an Anthem Customer Service Advocate for help with your health plan and HSA questions at <1-XXX-XXX-XXXX>. You can also log on to Anthem's online health site and visit the My Account page to find answers to many of your questions like "What is my HSA balance?"

## Account Activity Statements

Each month you will receive a monthly statement from BNY Mellon that shows all of your account activity. You will also receive an IRS 1099 form and an IRS 5498 form near tax time to assist with tax preparation.

## HSA Basics

### Opening an HSA

You can open an HSA if you are enrolled in a Lumenos HSA plan, because it includes an HSA-compatible health plan. You cannot open an HSA if you have coverage under any other health plan that is not an HSA-compatible health plan (including some FSA plans), if you are enrolled in Medicare, or claimed as a dependent on another individual's tax return.

### Contributing to your HSA

What's great about an HSA is that contributions to the account are federally tax-deductible. Contribution limits are set by the IRS and the U.S. Treasury, and include dollars you put into your account as well as amounts others, like your employer or other family members, contribute to your account. Any investment and interest earnings in your account are also federally tax-deferred. Depending on the state where you live, you may save on your state income tax as well.

### Using your HSA funds

Money you use from your HSA to pay for qualified medical expenses is federally tax-free. If you use money for reasons other than qualified medical expenses prior to age 65, that money is taxable and subject to a 10% penalty.

This is not a complete list of the rules and requirements for HSAs. More info can be found on Anthem's online health site or at [www.irs.gov](http://www.irs.gov).

## Health Savings Account Fee and Rate Schedule

### Administrative fees

One time HSA set-up fee*	\$15
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### Banking fees apply

Monthly account fee*	\$2.95
Debit card transactions	no charge
Check writing	no charge
ATM transactions	\$1
Card replacement fee	\$5
Check reorder	\$10
Non-sufficient funds	\$25
Stop check service	\$25
Duplicate check	\$5

\* Setup and/or monthly account fees may be paid for you by your employer. Your employer will notify you if you will not have to pay these fees.

Fees shown above are accurate as of September 2008. Fees are subject to change from year to year, and prior notice will be provided to both the employer and account holder in advance of any change.

You will receive a Health Savings Account Deposit Agreement and Disclosures in your HSA Welcome Kit after you've enrolled in the Lumenos HSA plan. Please refer to those documents for the complete terms and conditions related to your account.

This is not a contract or policy. This sheet is not a contract with Anthem Blue Cross and Blue Shield. If there is any difference between this sheet and the group policy, the provisions of the group policy will govern.

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