Choice Plus Plan with HSA

Frequently Asked Questions (FAQs)

These FAQs are for general informational purposes only.

What is a deductible?
A deductible is the amount you have to pay for covered health care services before your health plan starts to pay. You don't need to pay a deductible for covered preventive care services if they are received in the network.

Do I really have to pay the full cost of covered health care services before I meet the deductible?
Yes. You will pay for all covered health care services until you reach your deductible. You can use an HSA or a savings account (HSA) to help pay for or you can save it to use later. Using network providers will help lower your cost.

What is coinsurance?
After you've paid your deductible, you only pay a percentage of the cost for each covered service, called coinsurance. (e.g., your plan pays 80 percent and you pay 20 percent).

Why does the plan have a high deductible?
To open and put money into an HSA, you must have a high deductible health plan. This is one of the rules set by the Internal Revenue Service (IRS). This type of plan is meant to help you take a more active role in your health care buying decisions.

How is this plan different from a copayment plan?
Most traditional copayment plans focus on managing your health care benefits. This plan focuses on managing your health by encouraging you to:
- Take a more active role in your health care buying decisions.
- Make healthier choices and seek quality care.
- Open an HSA, which you can't get with a traditional plan.

What is an out-of-pocket limit?
The out-of-pocket limit is the most you have to pay for covered health care services in a plan year. If your deductible and coinsurance payments reach the out-of-pocket limit, your plan will pay 100 percent of covered services for the rest of the year.

Can I see any doctor I want? Why am I asked to use network providers?
Yes, you can see any doctor you want. You are encouraged to use health care providers in the network because they've agreed to charge lower prices. For example, when you use a network doctor, you'll usually pay less compared to one who is not in the network.

Do I need to choose a primary care provider and get a referral to see a specialist?
No. You have the freedom to use any doctor or hospital without being required to choose a primary care physician (PCP) or get referrals.

Are emergency room and urgent care services covered?
Yes, emergency room and urgent care services are covered after you meet the deductible.

Can I cover my children and other dependents under this plan?
Yes, adult children are eligible for coverage under the plan up to age 26. Any dependents under age 19 cannot be denied coverage because of a pre-existing medical condition.

Access your benefits and get help anytime, anywhere.

It’s myuhc.com in your pocket. With the UnitedHealthcare Health4Me® app, you can:
- Access your virtual health plan ID card.
- Check claim updates.
- Find physicians and facilities.
- Estimate costs.

The UnitedHealthcare plan with Health Savings Account (HSA) is a high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with certain other plans or through Optum Bank, Member of FDIC. The health savings account (HSA) is a trust established specifically for the health savings account (HSA) that is provided in conjunction with a qualified high deductible health plan (HDHP). HDHP members can access a cost estimator online tool.

Depending on your specific benefit plan, within 20 days of a covered event or on your network health care facility, the myHealthcare Cost Estimator or the Treatment Cost Estimator will be available. A mobile version of myHealthcare Cost Estimator is available, and additional ZIP codes and procedures will be added soon. This tool is not intended to guarantee your costs or benefits. Your actual costs and/or benefits may vary. When accessing the tool, please refer to the Terms and Conditions of Use and Filing Your Costs May Help page for further information regarding cost estimates. Refer to your health plan coverage document for information regarding your specific benefits.

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An HSA is a bank account that lets people put money aside, tax-free, to save and pay for qualified health care expenses. It’s a real bank account, but you don’t pay federal income tax on the money you deposit into it or the money you use for qualified medical expenses. You can even build your savings into a nest egg for retirement.

What is an HSA?

An HSA is essentially a tax-advantaged savings vehicle that allows individuals with coverage under a high-deductible health plan (HDHP) to save for future health care expenses on a tax-free basis. It offers a unique opportunity to pay for current medical expenses while simultaneously building an account that can be used for future health care needs, potentially qualifying for tax-free treatment.

What is a qualified medical expense?

Qualified medical expenses include medical services, supplies, equipment, and services provided by licensed professionals, such as doctors, dentists, and pharmacists. It also includes payments for some types of health insurance premiums, such as deductibles, co-payments, and other out-of-pocket costs. However, certain items and services are not considered qualified medical expenses.

What are the requirements for opening an HSA?

To deposit money into an HSA, you must be enrolled in an HSA-eligible health plan. You are eligible if:

- You are covered under an eligible high-deductible health plan (HDHP).
- You are not enrolled in Medicare.
- You are not enrolled in Medicaid.
- You cannot be claimed as a dependent on someone else’s tax return.

Some other restrictions apply. Please talk to a tax, benefits or financial advisor if you have more questions.

Can I open an HSA if I have a health care flexible spending account (FSA)?

No. All of the money in your health care FSA must be spent before you can open an HSA.

Is it OK if I wait to open my HSA?

No. All of the money in your health care FSA must be spent by the time your plan year starts. That way, you will be prepared to pay for your health care expenses.

What are the limits for contributing to an HSA?

The 2019 limits are:

- $3,500 for individual coverage.
- $7,000 for family coverage.

The 2019 limits for individuals age 55 or older are:

- $4,500 for individual coverage.
- $8,500 for family coverage.

Can I use my HSA to pay for a qualified medical expense?

Yes. You can use your HSA to pay for a qualified medical expense, including deductibles and co-payments.

Can I use my HSA for a qualified medical expense?

Yes. You can use your HSA to pay for a qualified medical expense, including deductibles and co-payments.

What happens if I leave my current employer, change health plans or retire?

The money in your HSA is yours to keep. If you leave your company, change health plans or retire, you take your HSA with you. If you switch to a health plan that makes you ineligible to continue depositing money in an HSA, you may continue to use the money in your account for qualified medical expenses, but you can no longer make deposits.

Contributing to an HSA

If my spouse has his or her own health plan with an HSA, can I also contribute to it?

Yes. But the IRS says the two of you together can only contribute up to the family limit. Both of you can contribute to just one of your HSAs, or you can contribute to both HSAs as long as the total amount doesn’t go above the annual family limit.

I want my HSA dollars to go as far as possible. How can I find out how much a treatment or procedure is going to cost?

After you enroll, you will have tools on myuhc.com that can help you estimate the cost of treatments and other procedures based on your health plan, a specific doctor or hospital and your ZIP code.

How do I pay with an HSA?

If you receive a bill from your doctor or if you are paying for a prescription, you can pay from your HSA using your HSA debit card or checks provided by your bank.

If I paid a health care bill with my credit card, can I pay myself back from my HSA?

Yes, as long as the service is a qualified expense. You can use the money from your HSA to pay yourself back with no penalty.

Can I use the HSA for my spouse or dependents if they’re not covered under my plan?

Yes. You can use the HSA to pay for qualified expenses of any family member if they are claimed as a spouse or dependent on your taxes. If a tax dependent is not covered under your plan, and you use your HSA to pay for their expenses, those expenses will not go toward your deductible.

If I am covering an adult child, can I use my HSA to help pay for his or her qualified medical expenses?

Yes. You can use your HSA to help pay for qualified medical expenses of your eligible adult child, even if they are not covered under your plan. If your child is not a tax dependent, is covered by your plan, he or she may be able to open his or her own HSA.

If I’m 65 or older and decide to retire, what happens to my HSA?

After you turn 65 or start receiving Medicare benefits, you may withdraw money from your HSA for medical and non-medical purposes without penalty. When your Medicare coverage starts, you can use your HSA to pay your Medicare premiums, deductibles and copayments.

If I cover my domestic partner under my plan, can I use my HSA for my partner’s medical expenses?

If your domestic partner meets the IRS qualifications of a tax dependent, you can use your HSA to help pay his or her qualified expenses. If your partner is not a tax dependent, you can still cover your partner under your plan. However, your partner would need to open and fund his or her own HSA to pay for the expenses.

Can I use the HSA for my HSA and a health care flexible spending account (FSA)?

No. If you are enrolled in a health care FSA, the IRS will not allow you to open an HSA. But the law does permit you to enroll in a limited-purpose FSA if it is offered to you. A limited-purpose FSA can only be used to pay for eligible dental and vision expenses.

I still have money in my health care FSA. Can I open an HSA?

No. All of the money in your health care FSA must be spent before you can open an HSA.