

## **NOTICE**

The following applies to covered persons enrolled in a qualified high deductible health plan (HDHP):

A qualified HDHP satisfies certain regulatory/statutory requirements issued by the U.S. Department of the Treasury with respect to minimum deductibles and maximum out-of-pocket expenses for both single and family coverage. A HDHP that is paired with a health savings account (HSA) must require covered persons to satisfy applicable deductible(s) before any benefits are provided for eligible expenses incurred, with very limited exceptions such as well child care and certain preventive care services.

Under a qualified HDHP (a plan which is paired with a HSA), covered persons must satisfy applicable Deductible(s) before any benefits are provided for eligible expenses incurred (subject to limited exceptions as determined by federal law).

Pursuant to the U.S. Department of the Treasury guidance: HDHPs are not permitted to apply the following toward satisfaction of required deductible(s):

- Subsidies;
- Coupons;
- Rebates;
- Post-purchase reimbursements; and
- Other cost-sharing assistance provided to the covered person by third party entities, including but not limited to the manufacturer.

The above list represents examples and is not exhaustive.

For questions about benefits for eligible expenses, call customer service at the phone number on your member ID card. This is not legal or tax advice. For questions related to your HSA or other items requiring IRS tax and/or legal advice, please contact your HSA administrator or your tax professional.

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