



Make Your Health Care Dollars Work for You

The BILH Network High Deductible HSA is a new way to think about your health care and your savings

New to an HSA?

The **BILH Network High Deductible HSA** is a two-tiered HMO from Harvard Pilgrim Health Care that combines a high deductible health plan (HDHP) with a health savings account (HSA). Together, they give you a way to pay for health care today, or invest and save for tomorrow.

Two Components, One Smart Strategy

Your Medical Plan	Your HSA
You pay toward your deductible before your plan begins sharing your medical and prescription drug costs	You can use your HSA to pay for eligible health care expenses now or save for the future; In addition to the funds you contribute, BILH provides an annual HSA contribution to help you pay for care until you reach your annual deductible
Your plan protects you with an out-of-pocket maximum	Your balance rolls over year to year
Once you reach your out-of-pocket maximum, your plan pays 100% of covered expenses	The money is yours to keep, even if you leave your employment at BILH

How the BILH Network High Deductible HSA Plan Works

- 1 Get care**
Visit your doctor, fill a prescription, or receive care at any Tier 1 or Tier 2 provider
- 2 Pay toward your deductible**
You generally pay your medical and prescription drug costs until you meet your deductible
- 3 Use your HSA to help pay**
You can use your HSA to pay for eligible health care expenses, or choose to invest and save for the future
- 4 Your plan shares the cost**
Once you meet your deductible, you typically pay coinsurance while your plan pays the rest
- 5 Reach your out-of-pocket maximum**
Your plan pays 100% of covered expenses for the rest of the plan year

Did you know?

Your deductible and out-of-pocket maximum are not the same.

Deductible: What you generally pay before your plan begins sharing costs

Out-of-pocket maximum: The most you'll pay for covered care in a plan year

Make Your Health Care Dollars Work for You (continued)

Get to Know Your HSA

Your HSA, administered through Fidelity, is a tax-advantaged account you can use for eligible health care expenses such as doctor visits, prescription medications, dental care, and vision costs.

You choose how much you want to contribute, up to the annual IRS maximum. BILH provides an annual contribution to help you pay for care until you reach your annual deductible.

Your HSA balance rolls over year to year, so you can use it for health care expenses now or invest and save for the future.

After January 1, 2027, log in to [NetBenefits.com](https://netbenefits.com) to access your account, view your balance and manage your HSA.

Thinking about enrolling?



- ✓ Visit **BILH Benefits Central** to view resources that can help you decide if the BILH Network High Deductible HSA plan is the right fit for you.
- ✓ Learn how your deductible works
- ✓ Know your out-of-pocket maximum
- ✓ Decide how much you want to contribute
- ✓ Log into Workday when you are ready to enroll:
 - Elect the BILH Network High Deductible HSA health plan
 - Enroll in your Health Savings Account

