

The Heritage Group HSA Plans



How it works At the doctor's office...



1. Receive services

With an HSA-powered plan, no copay is required at the time of service. Be sure to present your Anthem ID card. If your health care provider requires a deposit, it will be applied to your invoice.

You may save money by using doctors in Anthem's network. Please search for in-network providers at anthem.com/find-care.



2. Provider bills medical plan

Provider submits a claim to Anthem for services rendered.



3. Medical plan sends EOB

An explanation of benefits (EOB) is sent to you outlining the negotiated/allowed charges and summarizing your year-to-date deductible and coinsurance totals.



4. Provider sends invoice

The provider sends you an invoice, or statement, reflecting the amount you owe. Make sure the amount matches the EOB. If not, contact Anthem at 1-844-995-1746.



5. Pay invoice with HSA

You can pay with your Optum debit card or set up an online payment that is sent directly to the provider or as a reimbursement to you.

Your employer contributes to your HSA based on your coverage tier. You may also contribute on a pre-tax basis through payroll deduction. To view your account balance please log into <http://www.empowermyretirement.com/> or call 1-800-331-5455.



Reminder: Anthem is available to assist you with medical questions. Call 1-844-995-1746 Monday through Friday 8am to 5pm ET to speak to a representative or 24/7 chat at anthem.com.

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How it works At the pharmacy...



1. Check coverage before you arrive

Review the list of covered medications at <https://www.anthem.com/pharmacy-information> to determine if your medication is covered.



2. Pharmacy verifies insurance coverage

Present your Anthem ID card to the pharmacist along with your prescription. The pharmacy checks with Anthem CarelonRX on-the-spot to determine the amount you owe for the prescription.



3. Pay for your prescription

The pharmacy fills your prescription and you pay the determined amount owed. The expense is automatically applied to your deductible or coinsurance.



Your Optum debit card is a convenient method of payment. If you don't have enough funds in your HSA to cover the cost of your prescription, you will have to pay with your personal debit or credit card. You can always reimburse yourself from the HSA account at a later date.



Prescription Tips

- Take advantage of low cost generic drugs.
- For further information, contact CarelonRx's Customer Service at 844-995-1746.