



Your New HSA Plan Has

Two Parts:

- 1 Health Insurance
- 2 Health Savings Account

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Health Insurance

Health insurance is a partnership that helps you pay for health care expenses. It protects you and your dependents from paying the full cost of medical expenses when you're injured, sick, or need surgery.

Here are some health insurance terms you've probably heard:

Premium:

The amount you and/or your employer pay monthly for health insurance coverage.

Deductible:

The amount you pay before your health insurance starts paying for covered medical expenses.

Coinsurance:

The portion you pay once your deductible has been met. You will pay this percentage until you have hit your out-of-pocket maximum.

Out-of-pocket maximum:






This is the most you will need to pay towards healthcare expenses in a given year. Your deductible and coinsurance are all applied towards your out-of-pocket maximum.

Health Savings Account

A Health Savings Account is a personal savings account that allows you to set aside pre-tax money for qualified healthcare expenses.

All funds contributed are yours to keep and any unused funds roll over from year to year.

Advantages of An HSA-Based Health Plan:

-  Lower monthly premiums
-  Save for future medical expenses
-  Personal ownership
-  Pay for medical expenses tax-free
-  No "use it or lose it" policy

How Your Plan Works

- 1 **Deductible Phase**
You pay 100% of healthcare costs, except for preventive services, which are covered at 100%. You can use HSA funds to cover costs.
- 2 **Coinsurance Phase**
You pay a small percentage of eligible healthcare costs, and insurance covers the rest. You can use HSA funds to pay your portion.
- 3 **Max Out-of-Pocket Phase**
After you reach your max out-of-pocket, insurance covers 100% of eligible healthcare costs.

Use Your Plan

Utilize your new health plan for any of the following.

- Preventive Services at 100%
- Routine/Major Medical Care
- Doctor and Specialist Visits
- Prescription Drugs
- Hospital Stays



Earn HSA Funds

MotivHealth provides several ways for you to earn HSA dollars:



Steps Incentive

Walk 8,000 or more steps up to 20 days a month, and earn \$250 per year.



SmartPay

Save significantly on planned medical procedures when you call us at 855-582-4472.



Price Transparency

Use our transparency tool to compare costs of doctors, procedures, and facilities.



Prescription Assistance

Get a free analysis to see how you can save, just call 385-247-1030.

Set Up Your Member Account To Start Earning:
MotivHealth.com



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New Member Checklist

- 1 Create Your Member Account**
Visit www.MotivHealth.com and click "Log In" to create your member account.
- 2 Enroll In the Steps Incentive Program**
Simply sync your MotivTrax or preferred pedometer device to your member account.
- 3 Receive Free Prescription Assessment**
Contact a Prescription Benefit Analyst for a free review of your current prescriptions. We may be able to lower or eliminate your monthly medication expense.
- 4 Participate with SmartPay**
Contact a Personal Health Assistant prior to receiving a planned medical procedure. We will find you the **best care at the best price.**

Get Started:
MotivHealth.com

Contact Us:
844-234-4472

You'll Receive

As a new enrollee, you will receive the following two welcome kits:

Insurance ID Card

MotivHealth ID Card & Member Guide

HSA Card

HSA Debit Card & Instructions



Member Introduction

Lower Premiums. Better Benefits. Growing Health Savings.



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