



2025

EASY GUIDE

TO UNDERSTANDING YOUR
CONSUMER DRIVEN HEALTH PLAN



COMMUNITY HEALTH PLAN
of Washington™

The Plan that Gives You More...

The CDHP Plan is a Consumer Driven Health Plan that gives you **more**:

- **more money in your paycheck** from lower monthly premiums
- **more ways to reduce taxes** with a tax-free Health Savings Account (HSA)
- **more flexibility** in how you choose and pay for healthcare services
- **more opportunities** to build long-term healthcare and retirement savings



Click the image below to watch a short video

HIGH DEDUCTIBLE HEALTH PLAN



CDHP at a glance

Lower monthly contribution than our other medical plans

Higher deductible

Free in-network preventive care

Comprehensive medical and prescription drug coverage

Use tax-free Health Savings Account (HSA) to offset deductible

HSA: Your savings partner

When you enroll in the CDHP, you get a Health Savings Account (HSA) funded with tax-free contributions from CHPW and you.

This is important because with the CDHP you pay for 100% of your medical costs (except for preventive care) until you reach the annual deductible.

You can use the money in your HSA for your deductible and any other eligible medical expenses you have throughout the year or any time in the future.

Your HSA balance never expires—there's no “use it or lose it” rule. You keep the account even if you leave the company, and any balance earns interest.



Your CDHP and HSA put you in control of healthcare spending

- **Preventive care is a no brainer.** Keep up with your annual checkups without worrying about the cost since preventive care is fully covered in-network.
- **Use your HSA for many different health expenses—**regular office visits, prescriptions, lab tests, acupuncture, chiropractic adjustments—even dental care, glasses and contacts.
- **You don't have to spend your HSA.** If you'd rather save your HSA for a potential large expense down the road, feel free to pay small medical costs from your bank account. If you change your mind, you can always get reimbursed from your HSA later.
- **Your HSA gives you flexibility** to visit any doctor, hospital or lab of your choice, even out-of-network providers.
- **You can shop around.** Healthcare is like any other purchase. If you have the time, it pays to shop around for the best quality and price.



Your HSA helps you save on federal taxes

NO TAX
on HSA
contributions

NO TAX
on eligible HSA
withdrawals

NO TAX
on HSA interest
and investment
earnings

T A X F R E E

Click this box for more details about HSA tax savings.





Your HSA boosts your retirement savings plan

- **Your HSA is your long-term health fund.** The balance rolls over year after year so you can use it for healthcare expenses 30 days or 30 years from now.
- **Your HSA is a smart addition to your retirement savings plan.** Your post-retirement healthcare spending will be tax-free when you use your HSA. And after age 65, you can use HSA dollars for non-health expenses too (subject to ordinary income tax).
- **You can invest your account balance.** After you reach a minimum balance, you can invest your funds, just like a 401(k) or IRA. You have a number of investment options to choose from.



Is this plan right for ME?

Do you typically only visit the doctor for your preventive tests and exams (mammogram, bloodwork, etc.)?

Do you want more control over your out-of-pocket medical costs and help meeting your annual deductible?

Do you meet your deductible every year?

Do you have very low out-of-pocket medical costs every year?

Are you nearing retirement and looking for another way to bank some tax-free savings?

Do you want to pay less for your monthly medical premium?

Did you answer YES to one or more questions? This plan may be a good match for you.

Your annual healthcare needs are unique—just like you

The HSA takes into consideration the fluctuations most people have in their health care needs. One year you might visit the doctor only for your annual checkup. Another year, you might make several trips to the doctor or even need surgery.

An HSA gives you a multi-year approach to health care planning. Money not spent today can grow in your HSA until that “rainy day” when you need it.



HOW MUCH CAN YOU CONTRIBUTE TO AN HSA?

ALLOWABLE HSA CONTRIBUTIONS (PER YEAR)

	Employee Coverage	Family Coverage
CHPW Contribution	\$500	\$1,000
+		
Your Pre-Tax Contributions	\$3,800	\$7,550
=		
2025 IRS Annual Maximum	\$4,300	\$8,550

In addition to the company contribution, you can contribute money to your HSA, up to the total annual amount allowed by the IRS. If you're 55 or older, you can contribute \$1,000 more each year.



Important Plan Highlights

Preventive Care PLAN PAYS 100% (In-network)

Before Meeting Deductible YOU PAY 100% (\$1,650 Employee Only / \$3,300 Family Aggregate)

After Meeting Deductible YOU PAY 20% PLAN PAYS 80%

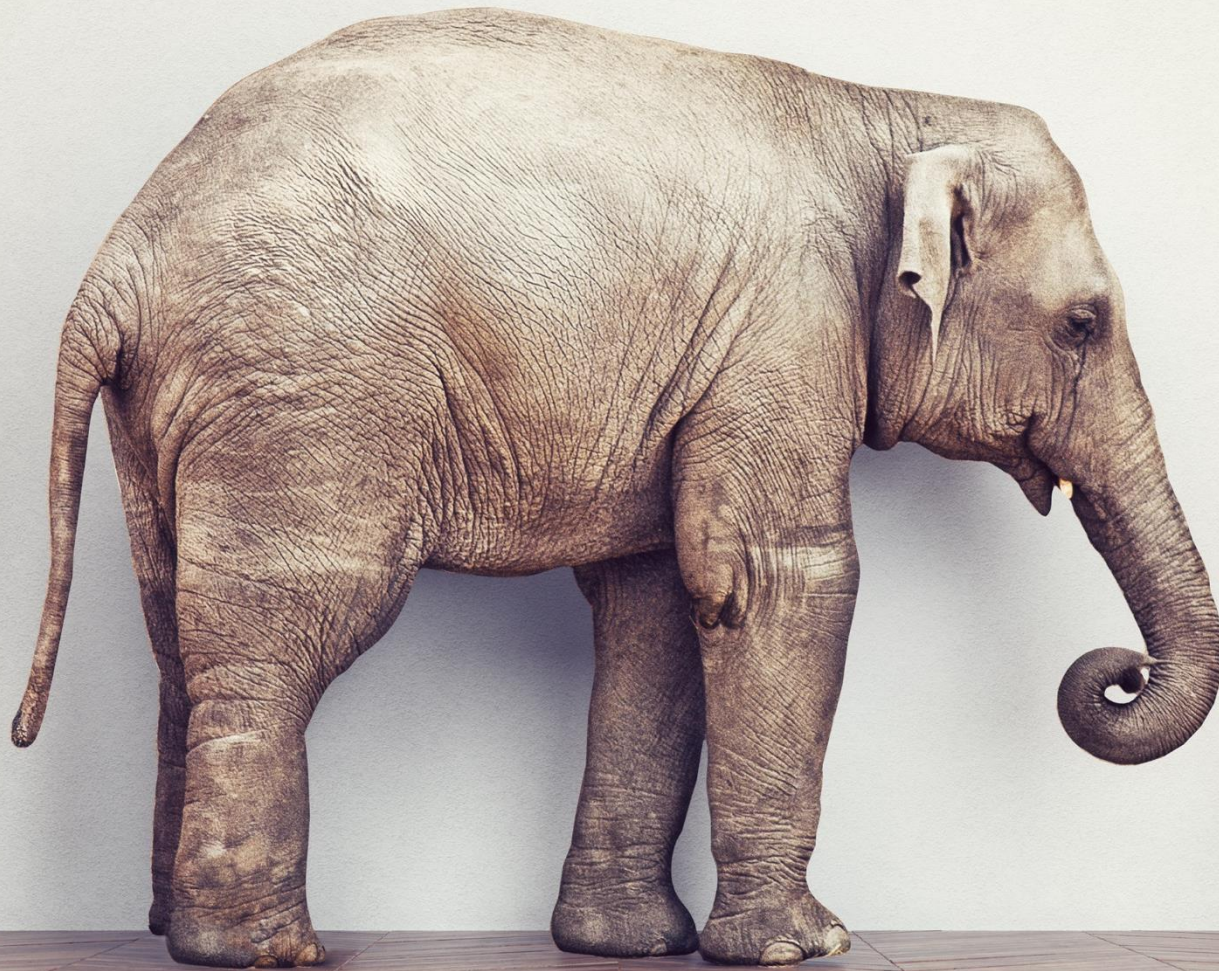
After Meeting Out-of-Pocket Max PLAN PAYS 100% (After \$4,000 Employee Only / \$8,000 Family)



Refer to your enrollment materials for additional plan details.



Can we talk about the elephant in the room?



What about that DEDUCTIBLE?



It all comes back to the HSA...



At first, many people have deductible “sticker shock,” but many features of the CDHP partially or completely offset your deductible and other healthcare costs:

- **You pay less in premiums**, allowing you to use the money you save for other things, including funding your HSA.
- **CHPW helps you cover your deductible** with contributions to your HSA.
- **The IRS sets a generous annual limit** on how much you can contribute to your HSA.
- **You get significant tax benefits.** HSA contributions, withdrawals and earnings are free from federal tax. (A few states tax HSA contributions or earnings.)
- **Your HSA balance rolls over every year.** What you don’t spend continues to grow, with interest.



Can you give me some examples?



Marco: Healthy Single Guy

Marco's costs were very low throughout the year. He had his annual checkup (fully covered), and he got contacts. He did not meet his deductible.

	\$500	HSA deposit from CHPW
+	\$2,000	Marco's HSA contributions
=	\$2,500	Total HSA Deposits
-	\$500	Eye exam and contacts
=	\$2,000	HSA balance rolls over to next year

Nia: Working Mom with Family

Nia covers her whole family. They visited the doctor often because life happens! Even though her family's expenses were higher, she did not meet her deductible.

	\$1,000	HSA deposit from CHPW
+	\$5,500	Nia's HSA contributions
=	\$6,500	Total HSA Deposits
-	\$2,400	Sniffles, sneezes & sprains
=	\$4,100	HSA balance rolls over to next year



Jack: Weekend Warrior

Jack's off-road trip went a little more off the road than he planned. His knee surgery totaled \$6,300 so he exceeded his deductible. Here's how his health plan benefits (employee-only coverage) and HSA worked together to cover his costs.

CDHP Plan Benefits

	\$1,650	Jack's in-network deductible
+	\$960	Jack's additional coinsurance costs
=	\$2,610	Jack's out of pocket
+	\$3,840	Covered by insurance
=	\$6,300	Total knee surgery cost

HSA Usage

	\$500	HSA deposit from CHPW
+	\$3,000	Jack's HSA contributions for the year
=	\$3,500	Total HSA Deposits
-	\$2,460	Paid for medical costs
=	\$1,040	HSA balance rolls over to next year

**What else do I
need to know?**



How can I spend my HSA?

Common Eligible Expenses

Medical Services

- Coinsurance/copays
- Lab tests, X-rays, scans
- Ambulance
- Acupuncture
- Chiropractic
- Alcohol/substance abuse treatment
- Fertility treatment
- OB/GYN exams and fees
- Childbirth classes
- Lactation supplies
- Hearing tests

Medical Equipment

- Crutches, walkers, and wheelchairs
- Arches and orthotic inserts
- Syringes
- Nebulizers
- Hearing aids

Dental

- Exams, cleaning, and X-rays
- Extractions and fillings
- Periodontal services
- Oral surgery
- Orthodontia/braces
- Dentures and bridges

Vision

- Exams
- Prescription eyeglasses, sunglasses, and contact lenses
- Laser eye surgery

Therapy

- Counseling
- Occupational, physical and speech therapy
- Smoking cessation program



Over the Counter (OTC) Items

Eligible without a prescription

- Denture adhesives, repair and cleansers
- Diabetes testing and insulin
- Ear care
- Elastic/athletic treatment
- Contact lens care
- First-aid dressings and supplies
- Foot care treatments
- Hearing aid and other medical batteries
- Incontinence supplies (Depends, Serenity, etc.)
- Pregnancy/ovulation kits
- Prenatal vitamins
- Reading glasses
- Walking aids

Eligible only with a prescription

- Acne medications
- Allergy, cold, cough, flu and sinus medications
- Antifungal medications
- Baby rash ointments and creams
- Burn remedies, antiseptics and wound cleaners
- Cold sore remedies
- Hemorrhoid remedies
- Homeopathic remedies
- Motion sickness
- Pain relievers, sleep aids and sedatives
- Stomach remedies (anti-gas, acid control, etc.)
- Vitamins and nutritional supplements

Common Ineligible Expenses

- Cosmetic surgery or procedures
- Electrolysis
- Hair loss medication
- Insurance premiums
- Marriage or career counseling
- Teeth whitening
- Toothbrushes and toothpaste
- Vitamins/supplements



HSA Eligibility Rules

For You

To be eligible to make deposits to an HSA:

- You must currently be enrolled in an CDHP.
- You may not be enrolled in any other non-CDHP health coverage, except for accident, disability, dental or vision, or long term care coverage.
- You may not have a general purpose flexible spending account (FSA) or be eligible to use one (such as a spouse's FSA). Limited purpose FSAs, which cover dental and vision expenses only, are allowed.
- You cannot be claimed as a dependent on another person's tax return.
- You may not be enrolled in Medicare, Medicaid or Tricare.



For Your Adult Dependents

- Your HSA may be used to pay for eligible expenses for you and for your legal tax dependents (people listed on your federal income tax return).
- While you can cover dependent children on your health plan up to age 26, this does not extend to HSA spending. When your adult child is no longer a tax dependent, any HSA distributions for the child would be subject to taxes and penalties.
- If both you and your Domestic Partner are enrolled in the CDHP, you may each set up an HSA and contribute the full family amount. However, you may not use your HSA for your partner's expenses (and vice versa).

**SEE HOW
LIFE
EVENTS
AFFECT
YOUR HSA**



Helpful Online Resources

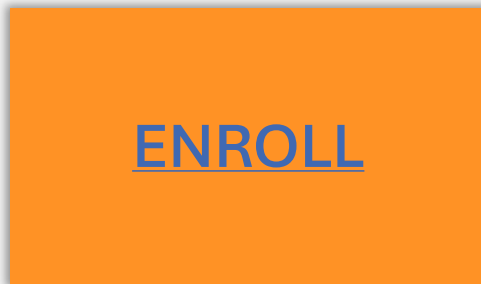
Click below for additional online resources.



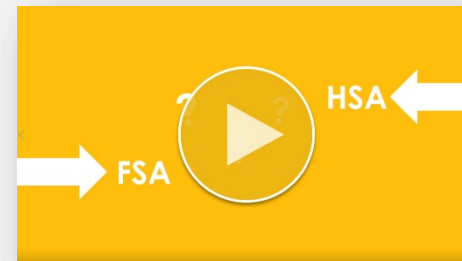
High Deductible Health Plan



HSA



Health Equity



HSA vs. FSA



The EASY Guide to
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Consumer Driven Health
Plan is brought to you by



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