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## How to get the most from HealthEquity accounts

The alphabet soup of health accounts can be daunting, whether you're considering an FSA, HSA or HRA. But behind each flexible spending account, health savings account and health reimbursement arrangement is money you could be saving by using these Asante benefits, which are administered by HealthEquity.

To help you understand how these accounts work, here's a quick primer:



### Flexible spending account, or FSA

You can have pre-tax income deducted from your paycheck to be deposited into a flexible spending account. This money does not roll over from year to year, so you'll need to plan wisely. Asante offers three types of FSAs:

- Health care FSA
  - Available with Asante Health Plan 1 and Asante Health Plan 3, or as a free-standing option
  - Maximum annual contribution is \$2,500
  - Eligible expenses include most medical, prescription drug, dental and vision expenses
  - Debit card or paper claims for reimbursement
- Limited-purpose FSA
  - Available only with Asante Health Plan 2
  - Maximum annual contribution is \$2,500
  - Only for dental and vision expenses
  - Paper claim-reimbursement process
- Dependent care FSA
  - Available with Asante Health Plan 1, Asante Health Plan 2, Asante Health Plan 3 or as a free-standing option
  - Maximum annual contribution is \$5,000 (this is per couple when filing taxes jointly; the amount for a single individual will be different)
  - Eligible expenses include child day care, elder care and more
  - Paper claim-reimbursement process

### Health savings account, or HSA

HSAs are available only with Asante Health Plan 2, and are set up automatically if you meet eligibility requirements. You can have pre-tax dollars deducted from your paycheck deposited into those accounts. HSA funds will roll over from year to year, and are portable. This means the money stays in your account even if you leave Asante. In addition, Asante will put money in the account as you complete Asante Wellness Program activities. Full-time employees who are enrolled in the plan also receive a base contribution given in January. You can name beneficiaries for your account through [HealthEquity](#).

### Health reimbursement arrangement, or HRA

HRAs are available with Asante Health Plan 1 and Asante Health Plan 3 and are set up automatically when you enroll in either of those plans. Like HSAs, Asante will put money in your HRA as you complete Asante Wellness Program activities. That money will roll over from year to year as long as you're employed with Asante. Full-time employees who are enrolled in the plan also receive a base contribution given in January.

All three accounts allow you to pay for or reimburse yourself for eligible health care expenses.

To see your balances, request reimbursement or learn more, visit [www.myhealthequity.com](http://www.myhealthequity.com) or call (866) 960-8055. You can also find a link to the HealthEquity site at [www.regence.com](http://www.regence.com). HealthEquity has a mobile app that can be used to access information, submit claims for reimbursement and more.

To learn more, contact HealthEquity or Asante Human Resources at (541) 789-4551 or [myasantebenefits@asante.org](mailto:myasantebenefits@asante.org).

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