



# The Archdiocese of Boston High Deductible Health Plan

## Understanding how the RCAB High Deductible Health Plan works

- ▶ The RCAB High Deductible Health Plan (HDHP), offered through Blue Cross Blue Shield of Massachusetts, provides 100% coverage for preventive care like annual check-ups, vaccines, cancer screenings from in-network providers, and preventive medications.
- ▶ For other medical services and prescriptions, you'll first have to meet your deductible before the RCAB HDHP starts to pay. There are no co-pays under the HDHP.
- ▶ The deductible amount is \$4,000 for an individual plan and \$8,000 for a family or individual+1 plan. Once your deductible is satisfied, co-insurance applies until applicable out-of-pocket maximums are met.
- ▶ Use your HealthEquity Health Savings Account (HSA) to pay deductibles, co-insurance, and other claims expenses.

**HealthEquity**

## Until you meet your deductible, you'll pay in full for services like these:

### Sick visits to your primary care provider and specialist office visits

### Non-preventive prescriptions

### Lab tests and bloodwork

- Strep test if you have a sore throat
- Testing for high cholesterol
- Monitoring your blood sugar quarterly

### Emergency room or urgent care visits

### X-rays, imaging, and tests

- Chest X-ray for a cough
- MRIs
- CT scans

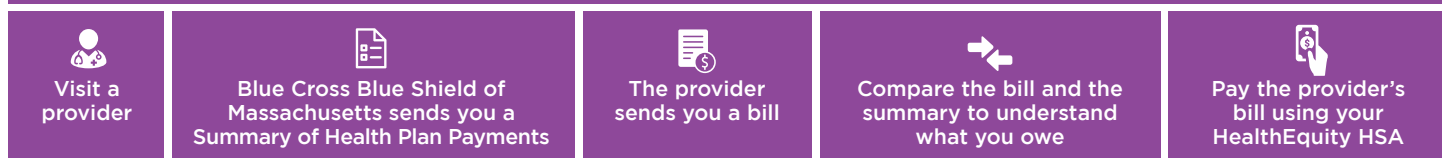
### Surgery (inpatient and outpatient) and related care

- Childbirth/delivery (hospital and provider services)
- Knee surgery

Log in to [catholicbenefits.org/health](https://catholicbenefits.org/health) (select High Deductible Health Plan), [myblue.bluecrossma.com](https://myblue.bluecrossma.com) (medical), and [caremark.com](https://caremark.com) (prescription) to see more.

## What to expect when using the RCAB HDHP

### PAYING FOR PROVIDER SERVICES



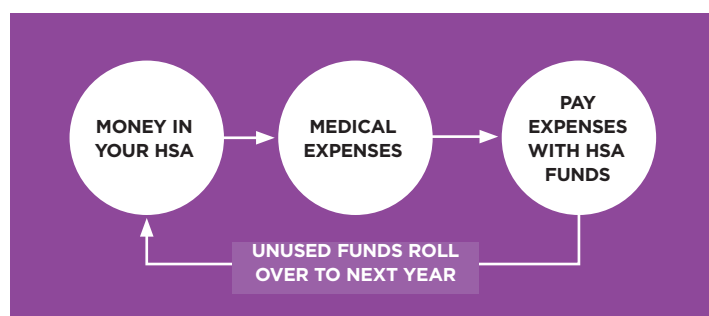
### PAYING FOR PRESCRIPTIONS



# What is a Health Savings Account?

**Your Health Savings Account can give you control, flexibility, and peace of mind.**

If you enroll in the RCAB HDHP, a Health Savings Account (HSA) will automatically be set up for you. If you enroll in the HDHP, you can earn \$500 (if enrolled in an individual plan) or \$1,000 (if enrolled with a spouse in a family or individual+1 plan) in HSA contributions each Plan Year (July 1 to June 30) by completing wellness activities. In addition, you can deposit your own money into the HSA through pre-tax payroll deductions, up to the total annual legal limits each calendar year.



## What is an HSA?

HSAs allow you to set aside tax-free dollars that you can save for medical expenses today, tomorrow, and even for retirement.

## How does an HSA work?

Your HealthEquity HSA works a lot like a savings account that you use to pay for qualified health care expenses. Money is deposited into the account when you (and your spouse, if enrolled) complete wellness activities, and you can spend it when you need it. You can also deposit money into your HSA through pre-tax payroll deductions, up to annual legal limits.

You can then use the HSA to pay for qualified medical expenses for yourself and other eligible dependents, such as:

- Qualified medical, dental, and vision services and prescriptions
- Deductibles
- Co-insurance

You can use your HSA funds for some qualified expenses that aren't covered by traditional health plans, such as laser eye surgery and certain over-the-counter items.

You can also use your HSA funds for non-qualified services, such as to buy food, but you'll be responsible for regular income taxes and, in many cases, additional federal taxes.

## What are the advantages of an HSA?

HSAs allow you to put money aside for health care expenses, control the funds, and enjoy the benefits of:

- Pre-tax contributions—Reduce your taxable income each year you contribute to the HSA.
- Tax-free growth—Earn interest and build savings tax-free.
- Tax-free withdrawals—For qualified medical expenses
- Portability—The funds stay with you if you change employers or disenroll from the RCAB HDHP.
- Control—Decide for yourself whether to spend your HSA funds or save them for later. Any unused funds roll over from year to year.
- Investment flexibility—Help your money grow by investing in mutual funds and other securities once you have at least \$1,000 in your HealthEquity HSA.
- Retirement savings—If you do not need the funds now, you can save them for when you retire, when you may have higher medical expenses and lower income.

## How much can I contribute to my HSA?

You can contribute your own money to the HealthEquity HSA through payroll deductions, up to the annual limits set by the Internal Revenue Service:

Maximum HSA Contribution <sup>1,2</sup>	Individual	Individual + One and Family
(includes employee payroll deductions and wellness incentive deposits)		
2025	\$4,300	\$8,550

1. Adjusted annually for inflation. If you're age 55 or older, you can make additional "catch-up" contributions. The "catch-up" contribution limit for 2025 is \$1,000 each year.

2. Limits and tax penalties may apply if you leave employment or disenroll from the RCAB HDHP prior to December 1, 2026.

**Need help? Call Blue Cross Blue Shield of Massachusetts Member Services at the number on your ID card for information about how the RCAB HDHP works. Call HealthEquity at 877.694.3938 for information about your HSA.**