

Easy access. Superior service.  
**Affordable health care.**



## Horizon MyWay<sup>SM</sup> makes HSAs easy for you—and your employees

Offer your employees a tax-advantaged way to save for their health care today — and plan for retirement tomorrow.<sup>1</sup>

### How It Works

**Elections:** At the beginning of each plan year, employees choose how much they'd like to contribute to their HSA.

**Contributions:** Contributions are withheld pre-tax from each paycheck. Employer contributions are tax deductible. Enrollees who are age 55 or older can contribute an extra \$1,000 "catch-up" contribution annually to their HSAs.

#### 2019 Contribution Limits

Individual \$3,500      Family \$7,000

Source: IRS.gov

**Documentation:** Employees don't need to submit documentation in order to access their funds, but they should retain receipts for all HSA transactions in case of an IRS audit.

**Payments:** When it's time to pay a medical bill, members can use their Horizon MyWay Visa<sup>®</sup> Debit Card to access the funds they've saved up or make payments online.

### Retirement Savings

Contributions earn interest over time with no tax implications, allowing for long-term savings. Once members have accumulated at least \$1,000 in their HSA, they can start putting money in a separate investment account with various mutual fund options. It's a tax-free way for employees to make their money work harder — and invest in their retirement along the way.

### Benefits



#### LOWER PREMIUMS

Save on monthly premiums by offering High Deductible Health Plans (HDHPs) in conjunction with HSAs.



#### TAX ADVANTAGES

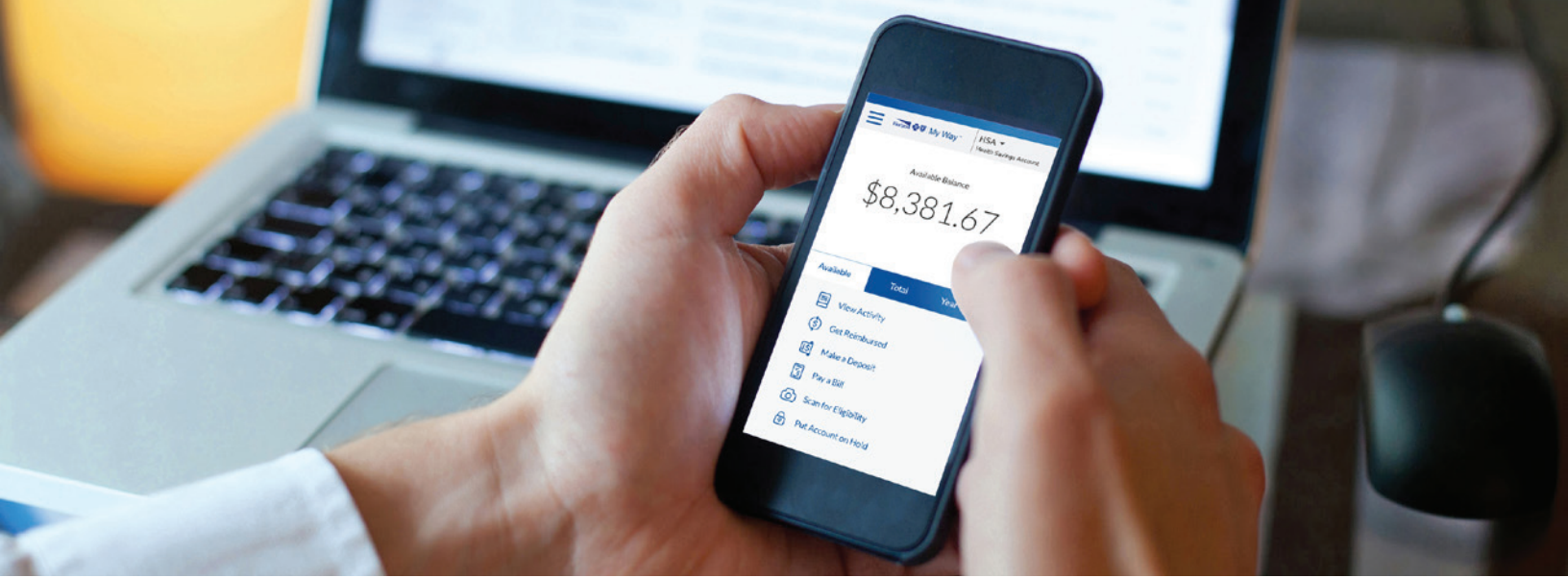
Any employer contributions are tax deductible. Employees contribute on a pre-tax basis, which means lower FICA and FUTA costs for employers as well as income and interest tax savings for employees.



#### PORTABLE

Funds carry over every year, and if an employee leaves the company, they can take their health savings with them.

<sup>1</sup> Individuals who have a High Deductible Health Plan (HDHP), are not enrolled in Medicare, cannot be claimed as a dependent and have no other coverage are eligible to have HSAs.



## User-friendly tools for seamless HSA management, 24/7

When you choose Horizon MyWay as your HSA provider, you and your employees will get:

**Friendly Portals** – Enjoy a simple user experience when you sign in.

**Mobile App** – Manage your account from the palm of your hand.

**Debit Card** – Withdraw funds from your HSA account without any fees.

**24/7 Support** – Access your account anytime, anywhere.

**Training Sessions** – Become a pro in your health saving and spending options.

**Expert Assistance** – Enjoy access to a dedicated team of experts every step of the way.

Together, we'll make sure your administration process is seamless—and that your employees feel empowered when it comes to their health care.

Employee Account Features	HSA
Employees can use it to pay their deductibles or coinsurance based on plan design.	✓
Employees can use the money in the account as payroll deductions fund the account.	✓
Employees own the account.	✓
Employers own the account.	✗
Contributions are made pre-tax.	✓
Employees can invest funds toward retirement.	✓
Debit cards are available for quick access to funds.	✓



### Horizon MyWay<sup>SM</sup> Mobile App

The Horizon MyWay app offers members a range of tools to manage their health spending and savings accounts. Available January 2019.



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