



# How to Get More from Your Kaiser HMO in 2024

The Kaiser HMO is designed to help you stay healthy — and pay less for care when you aren't. Here's how to make the most of it.



## Don't put off preventive care

There's truth in that old saying "an ounce of prevention is worth a pound of cure." That's because annual checkups and age-related screenings and tests help you stay on top of your health status. They can provide early warnings of when you may be at risk, so you can catch things earlier, when they're easier to prevent or treat. Even better, you pay nothing for preventive care when you use network providers!

### If your office visit isn't for preventive care

Most office visits for care other than an annual checkup or age-related screening require a \$20 copay. However, you can use your HRA to cover this and other out-of-pocket eligible services. (See the next section.) Remember, the Kaiser HMO doesn't cover any out-of-network services so be sure to see a Kaiser provider.



## Cover your costs with your HRA

As a Kaiser HMO participant, you have access to a company-funded Health Reimbursement Account (HRA). You can use this account to help pay for covered in-plan/in-network healthcare services, such as copays.

### A few tips about your HRA:

- **It's free money.** You don't have to make any contributions.
- **It's a use-it-or-lose it account.** Nutanix contributes to your HRA at the beginning of the calendar year, which means all the funds are available for you to use. If you don't use the funds by the end of the year, you'll forfeit any money left in your account.
- **Works like a bank account.** Nutanix contributes tax-free money to an account that you can use to pay for your eligible healthcare expenses, like copays and coinsurance payments. The HRA is funded up to the plan's out-of-pocket maximum on an annual basis. After you reach the out-of-pocket maximum, Kaiser covers all eligible expenses at 100%. You pay for your eligible medical expenses out of pocket and submit medical claims directly to [HealthEquity's website](#).
- **It covers prescription drugs, too.**



## Take advantage of physical, emotional, and financial wellbeing resources

In addition to your medical plan resources for physical and emotional wellbeing, Nutanix provides a wide variety of no-cost **physical, emotional, and financial** wellbeing resources to help you stay fit, stay centered, and boost your finances.



## Save on prescription drugs

Kaiser Permanente is the prescription drug administrator for the HMO.

### As a reminder, you'll pay less for prescription medications when you:

- Choose generics over brand-name preferred and non-preferred drugs.
- Get 90-day refills through the mail-order service.



## If you enrolled in a Healthcare Flexible Spending Account for 2024, here are ways to maximize your account

A Healthcare Flexible Spending Account (FSA) allows you to save even more money by paying for eligible medical, dental, and vision expenses using tax-free dollars. Eligible expenses include plan deductibles, copays, coinsurance, braces, or glasses. Review what you can use your LP FSA for this year (see **IRS Publication 502**) and make the most of your contributions. Remember, the full election is available to use in January, while your paycheck contributions will continue throughout the year.

### A few tips about FSAs:

- Healthcare FSAs are administered by **HealthEquity**.
- You can request a debit card.
- A Healthcare FSA is a “use-it-or-lose-it” account, which means you forfeit any money left in your account at the end of the year.
- Once you're enrolled, you can request reimbursement or manage your account on the **HealthEquity website**.
- You can only enroll in a Healthcare FSA during Open Enrollment, so if you missed out this year, you can enroll next year for 2025. If you're currently participating, you'll need to re-enroll during Open Enrollment because enrollment doesn't carry over from year to year.