

# How to Get More from Your UHC CDHP - HSA plan in 2024

The UHC Consumer Driven Health Plan offers rich medical coverage combined with an HSA, a personal tax-advantaged health savings account. This plan option is designed to help you stay healthy and pay for care when you're not — whether that's tomorrow, next year, or in retirement. 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, preventive care services are not subject to the deductible, and always covered at 100% when you use in-network providers.

### Using in-network providers helps you save

Once you meet your annual deductible (your HSA can be used to pay towards these costs), the plan covers 90% of in-network services. This means you only a 10% cost share when you visit in-network providers.



## Get ready to use your HSA

2024 is a new year, and if you recently enrolled in the CHDP - HSA, you have a new health plan and health savings account (HSA) to get acquainted with. In your welcome packet from HealthEquity, you'll receive an HSA debit card and information about registering for and using your HSA.

The key to getting the most out of your HSA is building your balance. You can do so by maximizing the contributions you and Nutanix make to your account. Watch this [brief video](#) to learn about investing your HSA balance (once it reaches \$1,000), to get the full 411 on investing, visit the [HealthEquity website](#).

### The "S" stands for savings

An HSA offers triple-tax savings advantages. The money you put into your HSA is pre-tax on a federal basis, and your money isn't taxed when you take it out for qualified expenses.\* Any earnings on your savings will grow federally tax-free. You can use your HSA funds to cover current eligible healthcare expenses, or you can pay out of pocket and let your HSA balance grow for future healthcare needs. The HSA is yours forever, even if you change plans, leave Nutanix, or retire. **Pro tip:** Save your receipts! You can submit them for reimbursement at any time — even years from now.

\* Exceptions include California and New Jersey, where you'll pay state tax on HSA contributions, and New Hampshire and Tennessee, where state taxes apply to tax dividend and interest earnings after a certain dollar amount.

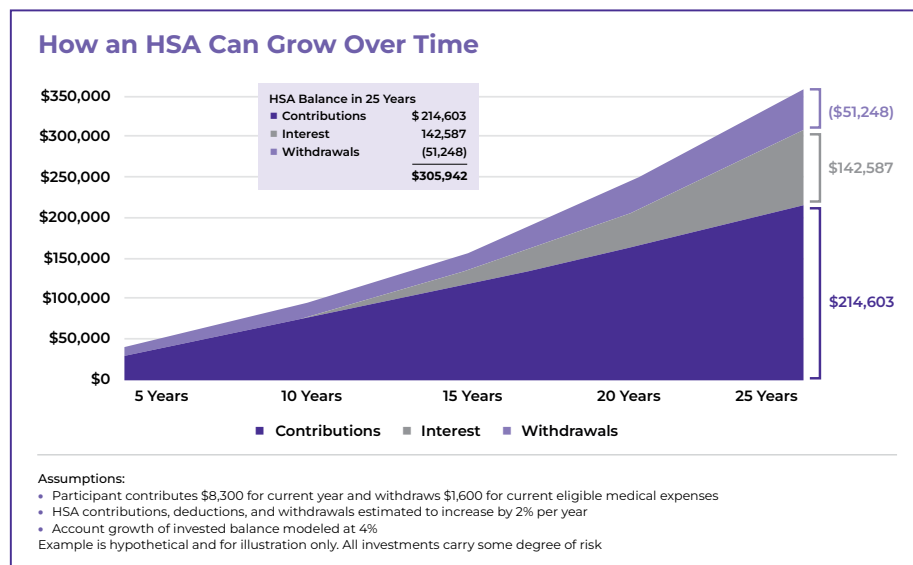


## Spend—or save—your HSA funds as you see fit

Nutanix funds your HSA at the start of the year, or, if you're newly hired, the month after you enroll during the year. This allows for funds to be available to you if you need them right away. If you decide to contribute to your HSA, your contributions accumulate with each paycheck. When you choose to pay for eligible healthcare expenses out of pocket instead of using your HSA funds, your HSA balance grows and earns interest, so you can save more for retirement.

### Your HSA can provide security for the future

You can contribute to your HSA until you enroll in Medicare. When you retire, you can spend your HSA funds on healthcare expenses (tax-free) or other expenses without penalty.



## Amp up your HSA contributions any time

Don't forget, even though you set your 2024 contributions during Open Enrollment, you can change your HSA contribution during the year. And when you contribute more, your balance grows faster. Annual maximums apply, including Nutanix's contributions.

### Details, details

To get even better acquainted with your new Health Savings Account, visit the HSA page on [nutanixbenefits.com](https://nutanixbenefits.com).



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

In addition to your medical plan resources for physical and emotional wellbeing, Nutanix provides access to 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

Express Scripts (ESI) is the prescription drug administrator for your UHC CDHP-HSA plan. Once you meet the deductible, Nutanix covers the bulk of the cost for many prescriptions. To find in-network pharmacies and review the ESI formulary, visit [expressscripts.com](https://www.expressscripts.com).

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

- Choose generics over brand-name preferred and non-preferred drugs.
- Use a network pharmacy or provider for your prescriptions.
- Get 90-day refills through the mail-order service or at a network pharmacy.



## Check out Crossover Health

If you're enrolled in the UHC CDHP-HSA plan, you have exclusive access to Crossover Health, which offers virtual and near-site concierge healthcare at a **very low cost**. Take advantage of near-site clinics in the Bay Area, Dallas/Fort Worth, New York City, and Seattle, or access quality providers and white-glove service through a virtual visit from any state. You can find details at [crossoverhealth.com](https://www.crossoverhealth.com).

**You can also engage in Be Well, accessing live and on-demand classes, book a fitness assessment, and team up with a personal trainer (cost varies).**



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

A **Limited Purpose FSA** allows you to save even more by paying for eligible dental (including orthodontia) and vision expenses using tax-free dollars. (You can use your HSA for eligible medical, dental, and vision expenses.) 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. Like your HSA, your Limited Purpose FSA is administered through **HealthEquity**. You can only enroll in a Limited Purpose 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.