



# 5 KEY Insurance Terms

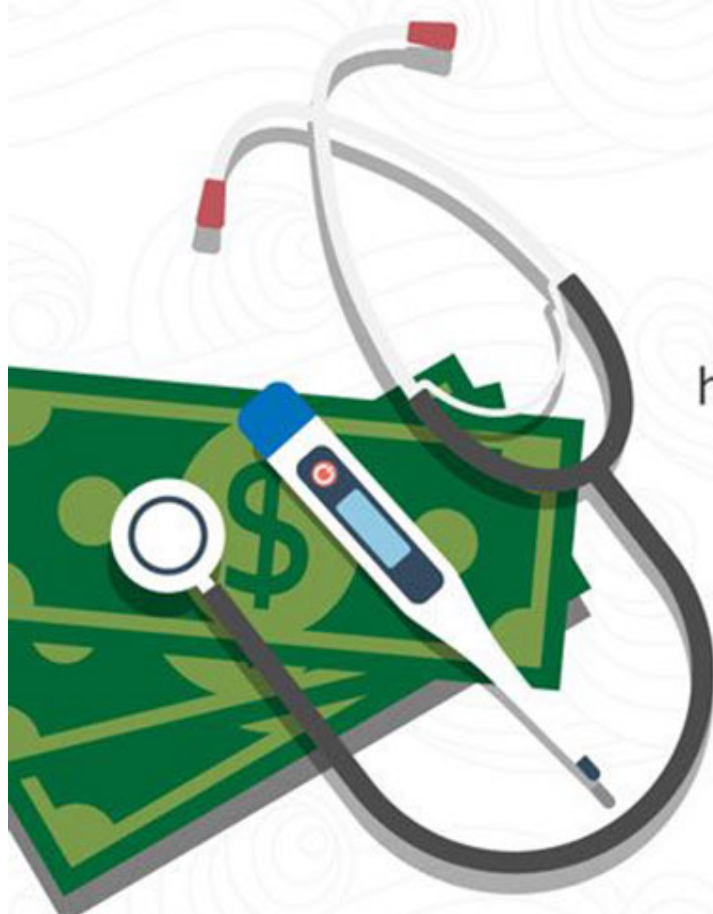
## Health Savings Account (HSA)

Think of an HSA as a savings account that you can use for qualified medical expenses. Some examples include doctor's visits, copays, dental care, and prescriptions. The tax-free funds in an HSA can be saved from year to year.



## High Deductible Health Plan (HDHP)

These plans generally have higher deductibles and lower premiums, and are typically paired with an HSA. At SelectHealth, we call these HealthSave plans.



## Allowed Amount

The discounted amount of a service that SelectHealth has negotiated with participating providers.



## Excess Charges

Any dollar amounts that exceed the allowed amount for a covered service.

If you are using a participating provider, they will not ask you to pay this amount.



## Explanation of Benefits (EOB)

Each time we process a claim, we create an EOB that explains how much we paid, how much you are responsible to pay, and more. You can receive this by mail or view it online.

*Some exceptions apply.*



## Need more info?

If you are a SelectHealth member and you'd like to read complete definitions of these terms, please see your member materials.

