



Diocese of Toledo Healthcare Plan Advantage Plan – Health Savings Account (HSA) Participant Information

With your enrollment in the Diocese of Toledo Advantage Plan with Anthem Blue Cross Blue Shield, you are invited to save for your healthcare expenses using a Health Savings Account. This participant guide contains information to help you navigate this benefit and start saving today!

The Advantage Plan – The Diocese of Toledo’s IRS-qualified High Deductible Health Plan (HDHP) with a Health Savings Account (HSA)

What is a High Deductible Health Plan (HDHP)?

An HDHP is a health insurance plan with lower monthly premiums and higher deductibles than traditional plans. You pay more out of pocket (deductible) before insurance starts paying for most healthcare expenses. It can be paired with a Health Savings Account (HSA).

What is a Health Savings Account (HSA)?

An HSA is a tax-advantaged savings account you can use to pay for qualified healthcare expenses. You can contribute pre-tax dollars to it and withdrawals for qualified healthcare expenses are tax-free. The funds roll over year to year and the employee maintains the account when employment ends.

To be eligible to contribute to an HSA, you must:

- ✓ be enrolled in a qualified HDHP
- ✓ not be enrolled in Medicare
- ✓ not be claimed as a dependent on someone else’s tax return
- ✓ not be enrolled in a Flexible Spending Account (FSA)

What types of healthcare expenses can be paid with funds in an HSA?

Examples of qualified healthcare expenses which can be paid with your HSA debit card include: costs that count toward your deductible; coinsurance (your share of medical costs); co-payments; emergency room or urgent care visits; prescription drugs; hospital stays; and many dental and vision expenses. Please refer <https://qme.anthem.com/> for a detailed list of qualified expenses.

Can anyone have an HSA?

No, the IRS only allows employees with an IRS-qualified HDHP is permitted to open and contribute to an HSA. **Diocese of Toledo healthcare plan participants must be enrolled in the Advantage Plan to have an HSA.** Employees on the Premium Plan and Standard Plan are not permitted to have an HSA.

Setting up and contributing to your Health Savings Account (HSA)

How do I set up my HSA?

Anthem partners with WealthCare Saver to **automatically open** a Health Savings Account (HSA) for employees enrolled in the Advantage Plan. Once Anthem receives your enrollment information, you will receive your Anthem Blue Cross and Blue Shield Debit Mastercard in the mail. Be on the lookout for this card, as it comes in a plan white envelope with an Anthem return address.

Occasionally, Anthem will require additional information in order to set up your HSA. If this is the case, you will receive a letter in the mail from WealthCare Saver requesting additional documentation. Please follow the instructions in the letter carefully to avoid any delays in setting up your account.

How do I access information about my HSA?

Step 1: Register or log in to www.anthem.com or www.anthembluecross.com. In addition to seeing your plan’s benefits, finding a doctor in the plan’s network, estimating your costs, and accessing your ID card, you will also manage your HSA account online on this website.

Step 2: After you log in to www.anthem.com, select **Spending Accounts** under the *My Plan* heading. Then, click on “Manage My Account” to open a new window to access your HSA information, including your 12-digit HSA account number.

Hi,

Anthem Benefit Account Summary

Notifications

If you need to add a beneficiary to your account, select "View Beneficiaries" to get started

HSA Document Delivery Preferences

Go Green! Opt for electronic delivery today.
[Tax Forms](#)

Request reimbursement for qualified medical expenses from your Health Savings Account (HSA)

1. Select HSA Bill Pay.
2. Select Pay Someone Else to pay a provider directly or Pay Me to reimburse yourself for an expense.
3. After completing the requested information, check the box to agree and select Submit.

Choose which account to view (Accounts of Selected Period will be Populated)

Current

Health Savings Account (HSA) Active ***9182**

VIEW DETAILS CONTRIBUTIONS TRANSACTIONS INVESTMENT HSA BILL PAY SCHEDULED PAYMENTS

Account Resources

[Tax Forms](#) [Statements](#) [View Beneficiaries](#) [Learn More About Investments](#) [Investment Fund List](#) [Interest Options](#) **NEW**

Go Green! Opt for electronic delivery today

How do I contribute to my HSA?

You have multiple options to make contributions to fund your HSA:

Option 1: Pre-tax contribution through payroll direct deposit

You may set up a direct deposit from your payroll to contribute to your HSA through payroll deduction on a pre-tax basis by completing the [Diocese of Toledo Health Benefits Trust HSA Direct Deposit Authorization Form](#). You will need your 12-digit HSA account number to complete this form. This number is found on the “Manage My Account” page and is not the same as your HSA debit card number. Once completed, this direct deposit form should be returned to your parish/school payroll administrator for processing. An employee may change their HSA contribution at any time, subject to payroll processing deadlines.

Option 2: Manage contributions online.

When you access your account online, you have the option to add a bank account and transfer contributions directly from that bank account into your HSA. Click on “Contributions” on the Manage My Account screen depicted above for more information.

Note: The Advantage Plan does NOT have an employer contribution to the HSA. All HSA’s are 100% funded by employees.

Are there limits to how much I can contribute to my HSA?

Yes, the IRS imposes annual limits to HSA contributions. Contributions must comply with IRS annual limits. It is the responsibility of the employee to monitor contributions to avoid excess. The HSA contribution limits for 2026 are \$4,400 for self-only coverage and \$8,750 for family coverage. Those 55 and older can contribute an additional \$1,000 as a catch-up contribution.

Am I able to invest my HSA funds?

You may choose to invest your HSA funds once your HSA balance reaches \$1000. Your contributions will grow tax-free and can help you pay for future healthcare expenses. Simply log in to your HSA website, navigate to your account summary page, and select the **Investment** button to get started.

Using your Health Savings Account (HSA)

Who can use the money in my HSA?

You may use the money in the HSA to pay for qualified expenses for you, your spouse and dependents. You can use the money for expenses for your spouse and dependents, even if they are not enrolled in the Advantage Plan.

Do I need any documentation to prove my expenses were qualified?

In general, you will not need to provide documentation at the time of withdrawing funds, but keep your receipts! If you are audited, you will need to prove to the IRS that distributions from the HSA were used for qualified health care expenses.

What happens if I use the money in my HSA for something other than a qualified healthcare expense?

If you're under 65, you'll have to pay a 20% penalty and taxes on the withdrawn funds. If you're 65 or older, you will only have to pay taxes on the funds, but will not have to pay the penalty.

What if I don't use all the money in my HSA?

The money will roll over to the next year. There's no limit to the amount you can roll over.

What if I change jobs or health plans?

HSAs are portable, which means you keep your HSA even if you change employers or health plans.

Additional Resources and Information

How can I learn more about the Advantage Plan and HSA?

It is important that you understand what services are covered on your benefit plan and understand how to make the most of your healthcare benefits through Anthem. Details about the Anthem plan benefits can be found online at www.anthem.com and the Sydney mobile app.

The information on the following pages is provided by Anthem to help you navigate your HSA. You are encouraged to review this information to learn more about how to make the plan and the HSA work for you.

To learn more about the tax advantages and IRS rules related to HSA's, please visit <https://www.irs.gov/forms-pubs/about-publication-969> and <https://www.irs.gov/forms-pubs/about-publication-502>.

For additional information about your diocesan benefits, including plan summaries and helpful videos, please visit www.toledodiocese.org/employee-benefits

For more information about your plan benefits or your HSA, contact:



Anthem Blue Cross Blue Shield Member Services

1-833-388-1403



www.anthem.com or www.anthembluecross.com



The SydneySM Health mobile app gives you 24/7 access to your benefits, claims information, HSA, ID cards, and much more.

You may also contact the Diocese of Toledo Human Resources Office:

Karla Icsman, Human Resources Generalist

419.214.4888

kicsman@toledodiocese.org

Meghan Reed, Director of Human Resources

419.214.4936

mreed@toledodiocese.org

The information included in this document and at www.toledodiocese.org/employee-benefits does not constitute legal, tax, or benefit plan design advice. We strongly encourage you to consult with a tax advisor before establishing a health savings account. Any health savings account will be established between the individual account holder and the HSA custodian, WealthCare Saver. Anthem is responsible for the administration of the health plan, and the custodian is responsible for the administration of the HSA.

**Diocese of Toledo Health Benefits Trust
HSA Direct Deposit Authorization Form**

Once completed, this direct deposit form should be returned to your parish/school payroll administrator for processing.

Employee Information

Full Name: _____

Phone Number: _____

Email: _____

Parish/School/Location Name: _____

Anthem Wealthcare Saver Health Savings Account

Routing Number: 075072157

Account Number: _____

Note: HSA participants may find their account number by logging into their Anthem account through the Sydney mobile app or visiting www.Anthem.com > My Plan > Spending Accounts > Manage My Account. The account number will be hidden for security reasons; click on the “eye” icon to view the entire 12-digit account number. This is not the same as the debit card number.

Account Type: Checking Savings

I elect to contribute \$ ____ . ____ **per pay period on a pre-tax basis.**

Authorization Agreement

I authorize my employer to deduct the amount indicated above from my paycheck and deposit it into my HSA on a pre-tax basis. I understand:

- I am currently enrolled in the Diocese of Toledo Advantage Plan (a qualified High Deductible Healthcare Plan) which permits contributions to a Health Savings Account (HSA)
- Contributions must comply with IRS annual limits.
- I may change my election at any time, subject to payroll processing deadlines.
- It is my responsibility to monitor contributions to avoid excess.
- This authorization remains in effect until I submit written notice to cancel or update my banking information. I understand it is my responsibility to ensure the account information is correct and up to date.

Employee Signature: _____ **Date:** _____

Important Note: This is a pre-tax contribution through a direct deposit to the employee’s HSA account. If/when an employee elects to contribute to their HSA in this manner, the employer’s business manager or bookkeeper must contact DSC Payroll (419-473-1165) to ensure that the deduction and contribution are set up properly.

Manage your spending account online



You're in control of your spending account dollars. Take advantage of online tools to keep track of your spending and manage your account.

Start at anthembluecross.com or in the Sydney Health app



On your desktop

Go to anthembluecross.com to register. Under the *My Plans* tab, choose **Spending Accounts** to view your balance(s). Then, select **Manage My Account** to go to your Benefit Account Summary.



On your smartphone

Go to the SydneySM Health mobile app to register. Under the *Menu* tab, choose **Spending Accounts** under *My Plans* to view your balance(s). Select your account, then choose **Manage My Account** to view your Benefit Account Summary.



Benefit Account Summary

This page gives you a summary of your spending account, including your current balance(s). You can:

- See recent alerts.
- Review or make contributions.
- Review your recent transactions with dates and status information.
- Pay your doctor, hospital, or other healthcare provider (if applicable).
- Reimburse yourself for a payment you made for qualified medical expenses (if applicable).

Use the menu icon at the top left of the page to access *My Accounts*, *Claims*, *Resources*, and *How It All Works*. Each has a drop-down menu of tasks.



My Accounts/My User Profile



Direct deposit

Setting up direct deposit for reimbursement ensures you receive your funds fast.

Desktop

1. Log in at **anthembluecross.com**.
2. Under the *My Plans* tab, choose **Spending Accounts** and then **Manage My Account**.
3. Select the menu icon at the top left. Under *Claims*, choose **Reimbursement Preference**.
4. Select **Direct Deposit** and complete the requested information.
5. Check the box to agree and select **Save**.

Mobile

1. Log in to the Sydney Health app.
2. Go to the *Menu* tab, then select **Spending Accounts** under *My Plans*.
3. Select your plan, then select **Manage My Account**.
4. Go to the menu, select **My**, then choose **User Profile**.
5. Select **Reimbursement Method** and choose **Direct Deposit**.
6. Complete the requested information. Check the box to agree and select **Save**.



Order a debit card for your dependent

You can request an additional debit card online so your dependent can access your spending account dollars or funds.

Desktop

1. Log in at **anthembluecross.com**.
2. Under the *My Plans* tab, choose **Spending Accounts** and then **Manage My Account**.
3. In the upper right corner, choose your name, select **Profile**, and then select the orange **Add Family Member**.

Mobile

1. Log in to the Sydney Health app.
2. Go to the *Menu* tab, then select **Spending Accounts** under *My Plans*.
3. Select your plan, then select **Manage My Account**.
4. Go to the menu, choose **My**, then select **User Profile** and **Add Family Member**.

Once the dependent has been added, you will receive an additional debit card in the mail within 7 to 10 business days.

Claims



Submit reimbursement request — health savings account (HSA)

Desktop

1. Log in at **anthembluecross.com**.
2. Under the *My Plans* tab, choose **Spending Accounts** and then **Manage My Account**.
3. Select **HSA Bill Pay**.
4. Select **Pay Someone Else** to pay a provider directly or **Pay Me** to reimburse yourself for an expense.
5. After completing the requested information, check the box to agree and choose **Submit**.

Mobile

1. Log in to the Sydney Health app.
2. Go to the *Menu* tab, then select **Spending Accounts** under *My Plans*.
3. Select your plan, then select **Manage My Account**.
4. Under the menu, select **Claims**, then choose **Add claim for immediate reimbursement**.
5. After completing the requested information, check the box to agree and select **Submit**.



Submit reimbursement request — Health reimbursement account (HRA) with debit card (including incentive accounts), Flexible spending account (FSA), Limited-purpose FSA (LPFSA), Dependent care FSA (DCFSA), and Commuter benefits

Desktop

1. Log in at **anthembluecross.com**.
2. Under the *My Plans* tab, choose **Spending Accounts** and then **Manage My Account**.
3. Select **Submit claim** and complete the requested information.
4. Check the box to agree and select **Submit**.

Mobile

1. Log in to the Sydney Health app.
2. Go to the *Menu* tab, then select **Spending Accounts** under *My Plans*.
3. Select your plan, then select **Manage My Account**.
4. Go to the menu, select **Claims**, then choose **Add Claim for Immediate Reimbursement**.
5. Complete the information, check the box to agree, and select **Submit**.



Check all your claims activity, including the status.

Desktop

1. Log in at **anthembluecross.com**.
2. Under the *My Plans* tab, choose **Spending Accounts** and then **Manage My Account**.
3. From the menu, select **Claims**, then select **Claim Activity**.
4. Your claims details will be listed here, including the amount, date of service, and status of each claim.
5. Select a claim to see more details, such as the provider or tracking number. Choose **Add Receipt** if it's needed for a claim.
6. Select **HSA Bill Pay** or **Add Expense** for accounts other than an HSA.

Mobile

1. Log in to the Sydney Health app.
2. Go to the *Menu* tab, then select **Spending Accounts** under *My Plans*.
3. Select your plan, then select **Manage My Account**.
4. Go to the menu, choose **Claims**, then choose **Claims Activity**.

Resources

Choose this section on desktop to:

- Read important announcements about your spending account.
- Review a list of qualified medical expenses.
- Download or view important forms, such as:
 - Claims
 - Disclosures
 - Account maintenance
 - IRS resources

How it all works

Go online to learn more about how your spending account works. You can find tips, watch a video, use a calculator to help you understand your account, and find additional details, such as:

- Who contributes to the account and how much.
- How you benefit from the account.
- How to use the account.
- What expenses your funds can pay for.



Quick links on your account dashboard

Desktop

At the top right of your dashboard, select **your name** to connect to helpful information. You can:

- Update your user profile information.
- Report if your debit card is lost or stolen and you need a new one.
- Let us know how you would like us to communicate with you.

Mobile

In the Sydney Health app, go to the *Menu* tab in the bottom right corner. Select **Spending Accounts** under *My Plans*. Select your plan, then select **Manage My Account**. Go to the menu, then choose **Notifications** to:

- Review your recent alerts about your account.
- Read your messages, most of which ask you to take action.

You can also choose **My** from the menu to:

- Update your user profile information.
- Report if your debit card is lost or stolen and you need a new one.
- Let us know how you would like us to communicate with you.
- Manage your family members.

Your Health Savings Account (HSA)

To make contributions to your HSA, you need to add a bank account.



Add a bank account

Desktop

1. Log in at **anthembluecross.com**
2. Under the *My Plans* tab, choose **Spending Accounts** and then **Manage My Account**.
3. Select **Contributions**.
4. Select **Add Bank Account**.
5. A pop-up box will open so you can enter information about your bank account.
6. Choose **Submit**. A quick validation follows, with two small credits and a debit applied to your bank account.
7. Check your bank account for these test transactions and note the amounts.
8. Go back to your HSA page. Choose the bank account you've added and select **Validate Account**.
9. A pop-up box will open. Enter the transaction amounts applied to your bank account and choose **Submit**. You can now contribute to your HSA from your preferred bank account.

Mobile

1. Log in to the Sydney Health app.
2. Go to the *Menu* tab. Then, select **Spending Accounts** under *My Plans*.
3. Select your plan, then choose **Manage My Account**.
4. Then, select the green bar with your HSA Plan.
5. Select **Contributions**. Then, select **Bank Accounts**.
6. Choose **Add Account**.
7. Enter information about your bank account and choose **Submit**.
8. A quick validation follows, with two small credits and a debit applied to your bank account. Check your bank account for these test transactions and note the amounts.
9. Go back to your HSA page. Choose the bank account you've added and select **Validate Account**.
10. Enter the transaction amounts applied to your bank account and choose **Submit**. You can now contribute to your HSA from your preferred bank account.



Make a contribution

Desktop

1. Log in at **anthembluecross.com**.
2. Under the *My Plans* tab, choose **Spending Accounts** and then **Manage My Account**.
3. Choose **Contributions**, then select **Add Contribution**.
4. A pop-up box will open. Enter the date and desired contribution amount, and choose your preferred bank account from the drop-down list.
5. Select **Submit**. Your contribution will immediately appear on the Transactions page.

Mobile

1. Log in to the Sydney Health app.
2. Go to the *Menu* tab. Then, select **Spending Accounts** under *My Plans*.
3. Select your plan, then choose **Manage My Account**.
4. Select the green bar with your HSA plan.
5. Select **Contributions**, then choose **Add Contributions**.
6. Enter the date and desired contribution amount, and choose your preferred bank account from the drop down list.
7. Select **Submit**. Your contribution will immediately appear on the *Transactions* page.

Note: You may only contribute up to the maximum amount allowed by the IRS for the plan year. Check your annual contribution limit before contributing.



Save on HSA fees with eStatements

Desktop

To enroll in electronic statements:

1. Log in at **anthembluecross.com**.
2. Under the *My Plans* tab, choose **Spending Accounts** and then **Manage My Account**.
3. Go to the *Menu* tab and select **Dashboard**, then **Statements** (if you don't see this option, you are already enrolled in electronic statements and don't have to do anything else).
4. Open the *Sample PDF File* and find the PDF PIN code.
5. Enter the code into the PDF PIN number box and select **Submit**

Save on HSA fees with eStatements

(continued)

Mobile

To enroll in electronic statements:

1. Log in to the Sydney Health app.
2. Go to the *Menu* tab. Then, select **Spending Accounts** under *My Plans*.
3. Select **HSA**.
4. Choose **Manage My Account**, then **Statements** (if you don't see this option, you are already enrolled in electronic statements and don't have to do anything else).
5. Open the *Sample PDF File* and find the PDF PIN code.
6. Enter the code into the PDF PIN number box and select **Submit**.



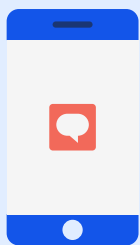
Designate a beneficiary

Desktop

1. Log in at anthembluecross.com.
2. Under the *My Plans* tab, choose **Spending Accounts**.
3. Select your plan, then choose **Manage My Account**.
4. Select **View Beneficiaries**.
5. Add a primary or add a new contingent beneficiary.
6. Complete the form and choose **Submit**.
7. Select **% Allocate**, allocate beneficiary amounts, and select **Save Changes**.

Mobile

1. Log in to the Sydney Health app.
2. Go to the *Menu* tab. Then, select **Spending Accounts** under *My Plans*.
3. Select your plan, then choose **Manage My Account**.
4. Select **View Beneficiaries**.
5. Add a primary or add a new contingent beneficiary.
6. Complete the form and choose **Submit**.
7. Select **% Allocate**, allocate beneficiary amounts, and select **Save Changes**.



Managing your healthcare expenses is easier online

If you have questions, send us an email through the Message Center at anthembluecross.com, or call us at the Member Services number on your health plan ID card.



Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.

Anthem Blue Cross is the trade name of Anthem HealthChoice HMO, Inc. and Anthem HealthChoice Assurance, Inc. Anthem Blue Cross HP is the trade name of Anthem HP, LLC. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

Get the most from your health plan

Your health savings account (HSA) can help cover costs

Using your Anthem plan's health savings account is a smart way to make your healthcare dollars work even harder.

Because you can contribute tax free, your money goes further. Pay for care and other eligible expenses anytime you need it.*

The money you put in your account is always yours to keep, even if you switch health plans, change jobs, or retire. Any unused funds also roll over from year to year, and they never expire.

Use your HSA to pay for healthcare costs, such as:

- Ambulance and emergency services
- Coinsurance (your percentage of the costs)
- Copays
- Deductible payments
- Hospital fees
- Lab tests
- Noncosmetic prescription drugs

For a full list of qualified medical expenses, please visit qme.anthem.com.



Invest your HSA funds to save even more

After your HSA balance reaches \$1,000, you can invest anything over that amount. Your contributions will grow tax-free and can help you pay for future medical expenses.

To view your investment options, log in to the SydneySM Health app or anthem.com and go to Spending Accounts.



How to use your HSA



1 Add money to your HSA anytime or contribute through paycheck deductions.

In 2026, you can add up to \$4,400 for individuals or \$8,750 for families.



2 Look out for your debit card in the mail.

Your HSA debit card works the same as a regular debit card once you activate it

If you have Apple Pay, Google Pay, or Samsung Pay on your smartphone, you can also pay touch-free when you add your HSA debit card to your mobile wallet. Simply follow your phone's instructions to add a new debit card. Then, use your phone to pay for qualified expenses where mobile payments are allowed.



3 Use your mobile wallet or HSA debit card to pay for doctor visits, prescriptions, and other qualified medical expenses.

You can also use the HSA online bill-pay tool to pay medical bills or reimburse yourself with the funds in your account. When a new claim comes in, you can log in to your account and pay the bill or reimburse yourself from your HSA.



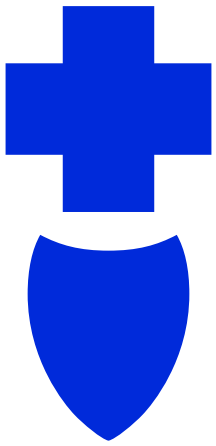
4 Log in to [anthem.com](https://www.anthem.com) or download the SydneySM Health mobile app to:

- See your HSA balance and claims.
- Find a doctor in your plan's network.
- Check costs before you receive care.
- Set your preferences to receive important information electronically.

* For a full list of eligible medical and dental expenses, visit irs.gov/pub502.

Sydney Health is offered through an arrangement with Caredon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Copies of Colorado network access plans are available on request from member services or can be obtained by going to [anthem.com/co/networkaccess](https://www.anthem.com/co/networkaccess). In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. and Community Care Health Plan of Georgia, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In 17 southeastern counties of New York: Anthem Healthchoice Assurance, Inc., and Anthem Healthchoice HMO, Inc. In these same counties Anthem Blue Cross and Blue Shield HP is the trade name of Anthem HP, LLC. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield, and its affiliate HealthKeepers, Inc. trades as Anthem HealthKeepers providing HMO coverage, and their service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC), CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.



Your health savings account

Frequently asked questions

Health savings account (HSA)

Q: What is an HSA?

A: An HSA is a tax-free savings account that's paired with a high-deductible health plan (HDHP). By law, to open or contribute to an HSA, your medical plan must be a qualified HDHP. The required deductible is set by the Internal Revenue Service (IRS) each year. The contribution limit for 2026 is \$4,400. You can use the money in your HSA to pay for qualified medical expenses (QME). For a full list of QMEs, visit [gme.anthem.com](https://www.gme.anthem.com). You can also save money in your HSA for future healthcare costs. The account grows with interest and you have investment options after your account reaches a minimum balance of \$1,000. The HSA belongs to you and the money in the account is yours to keep, even if you leave your employer.

Q: How is my HSA funded?

A: Your HSA is funded by pretax contributions, up to a certain annual limit. If you choose to contribute money to your HSA after taxes are taken out, you can claim the contributions on your tax return. Others, employer contribution, may contribute to your account as well. You can earn additional dollars for your HSA by taking certain steps to improve your health. The total of all contributions cannot be more than the maximums defined by the IRS. (See the question: How much can I contribute to my HSA? for details.)

The IRS has specific rules on who can open an HSA. See those rules in [IRS Publication 969](#).¹



Health savings account (HSA) *continued from page one*

Q: I'm a veteran with a service-connected disability. Can I contribute to an HSA?

A: Yes. A 2016 amendment to the eligibility rules allows veterans with a high-deductible health plan, no disqualifying coverage, and a service-connected disability to make or receive HSA contributions, regardless of when they received benefits from the Department of Veterans Affairs (VA). This amendment also applies to contributions from the veteran's employer. Veterans with a service-connected disability are not blocked from HSA eligibility because they accessed VA benefits in the past three months.

If a veteran receives VA medical benefits for a non-service-connected disability during the prior three months, they are not eligible to make or receive HSA contributions.

Q: Can I have an HSA if my spouse is on Medicare?

A: Yes, as long as you're not enrolled in Medicare and you meet the IRS eligibility requirements for an HSA. If you contribute to an HSA and cover your spouse on your plan, you can use your HSA funds to pay for qualified medical expenses for you and your spouse on Medicare.

Q: My spouse is enrolled in Medicare. Can they also be enrolled as a dependent on my HSA?

A: Yes, but your spouse cannot open an HSA account in their name. You may use your HSA to pay for **qualified medical expenses for you and your spouse on Medicare**.

Q: Who can use the money in an HSA?

A: The money can be used to pay for qualified medical expenses for you, your spouse, or any IRS-qualified dependent who you claimed on your income taxes, even if they're not covered on your health plan. Talk with a tax advisor to find out if these rules apply to your tax situation. You can also go to [irs.gov](https://www.irs.gov) to find out who qualifies as a dependent.

Q: I am enrolled in an HSA. Can I continue to contribute to my spouse's HSA and use their bank?

A: You and your spouse can continue to make contributions to their HSA, but you can't contribute more than the IRS family contribution maximum between both accounts. For 2026, the family contribution maximum is \$8,750.

Q: My child is under 26, but I no longer claim them on my taxes. Can I still cover them using my HSA?

A: The IRS has specific rules about covering children and children of divorced or separated parents. Please see [IRS Publication 969](#) and talk with a tax advisor. You can cover dependents under age 26 but you can't use your HSA for their expenses unless they meet the following requirements:

- You can claim the child on your tax return.
- Your child is under age 19, or age 24 if a full-time student or totally and permanently disabled.

Dependents who don't qualify to receive funds from your HSA may qualify to open their own HSA and could be permitted to contribute up to the family maximum (for 2026, this is \$8,750). They can contact a financial institution to discuss how to set up a separate HSA.

Health savings account (HSA) *continued from page two*

Q: What's the difference between an HSA and a healthcare flexible spending account (HCFSA)?

A: Both HSAs and HCFSAs can be funded with-pretax dollars and can be used to pay for qualified medical expenses. However, HSA balances roll over from year to year, while HCFSAs are generally forfeited if not spent during a 12-month period. Additionally, if you leave your employer, your HSA dollars are yours to keep but HCFSAs are forfeited.

Q: Can I have an HSA and an FSA?

A: Yes, you can have both an HSA and a compatible FSA, as long as it's defined as a:

- **Limited-Purpose FSA**, which may be limited to dental or vision services.
- **Post-Deductible FSA**, which also allows for dental or vision services, as well as paying for coinsurance under the traditional health component of your plan, after meeting the deductible.
- **Dependent Care FSA**, which allows you to use tax-exempt funds to pay for childcare expenses that you incur while at work. Employees can also use FSAs to cover adult daycare expenses for elderly family members who live in the home.
- **Commuter Benefits**, which pay for work transportation and parking. You have until TEST 01, 2026 to use the funds in this account or the funds will be forfeited.

Making contributions to your HSA

Q: How much can I contribute to my HSA?

A: The annual contribution maximum in 2026 is \$4,400 for individual coverage and \$8,750 for family coverage. The maximums are set by the IRS and may increase every year due to inflation. Check [irs.gov](https://www.irs.gov) for the most current maximum amounts.

Q: Can I ever contribute more than the annual limit?

A: Yes, people age 55 and older who are not enrolled in Medicare can contribute an extra \$1,000 above the regular limits. This is called a "catch-up contribution." These individuals can make catch-up contributions each year until they enroll in Medicare.

Only the account holder can make catch-up contributions. The contribution amounts allowed are subject to proration if you are enrolled in the plan less than 12 months or under other circumstances. Catch-up contributions can be made in the same way your regular contributions are made.

Making contributions to your HSA *continued from page three*

Q: What if my spouse has an HSA, too?

A: The chart below explains different situations:

If your spouse:	And you have:	Then, the IRS:
Has PPO (preferred provider organization) self + children coverage.	HDHP (high-deductible health plan)self-only coverage.	Treats you as having single coverage and only you may set up an HSA. You may contribute up to \$4,400.
Has HDHP self-only coverage with a \$1,650 deductible.	HDHP self + child coverage with a \$3,300 deductible.	Treats you both as having family coverage, and combined you may contribute up to \$8,750 to your HSAs.
Has HDHP self + family coverage with a \$3,300 deductible.	HDHP self + spouse coverage with a \$8,750 deductible.	Treats you both as having family coverage, and combined you may contribute up to \$8,750 to your HSAs.
Is enrolled in Medicare.	HDHP self + family coverage only.	Will only allow you to set up an HSA. You may contribute up to \$8,750.

Q: Does tax filing status (joint vs. separate with my spouse) affect my HSA contribution?

A: Tax filing status does not affect your contribution. Contribution limits are based on whether you have single or family medical plan coverage, not your tax filing status.

Q: Can I use my HSA to pay for eligible expenses for my spouse even if we file our taxes separately?

A: Yes, the IRS requirements simply refer to eligible expenses for the “spouse” — they do not include requirements for filing jointly or separately.

Q: Can I contribute to an HSA if my spouse has an HCFSAs?

A: Usually, a healthcare FSA covers the expenses of the participant and their spouse and dependents. If your spouse has an HCFSAs, it most likely covers your healthcare costs. If so, then you won't be able to make contributions to your HSA.

There are exceptions to this rule. An example if your spouse's HCFSAs is a limited-purpose HCFSAs that only covers dental and vision costs. See [IRS Publication 502](#).²

Q: Can I use my HSA to pay for medical expenses I had before my account was set up?

A: No, you cannot be reimbursed for qualified medical expenses from before the date your HSA was established.

Making contributions to your HSA *continued from page four*

Q: What happens if I have a medical expense early in the year and there isn't enough money in my HSA to cover my out-of-pocket costs?

A: An HSA works like a bank account. You can only spend what's in the account. However, you can wait to start the reimbursement process for services incurred after you enrolled in your HSA until you have more funds in your account. You can also set up recurring payments for larger expenses as the HSA is funded.

Q: Are dental and vision care considered qualified medical expenses for the purposes of an HSA?

A: Yes, many dental, orthodontia, and eye care expenses are considered qualified medical expenses. However, cosmetic procedures, such as cosmetic dentistry, are not be considered a qualified medical expense. For a detailed list, please use the QME tool at qme.anthem.com

Q: How can I find out more about HSA regulations?

A: Go to the U.S. Treasury website at treasury.gov and enter HSA in the search box. You may also read [IRS Publication 969](#).¹

Q: I am enrolled in a health reimbursement account (HRA). What happens to that money if I choose an HSA for 2026?

A: You will lose any unused funds in your HRA account if you don't use them for services you receive while enrolled in the HRA during the run-out period decided by your employer. Some employers allow unused funds to be transferred to a separate account. The funds in the separate account will not count toward the annual contribution maximum for HSAs and you cannot use them to pay your medical deductible costs. However, they will be automatically used to lower your coinsurance for healthcare costs you have after you meet your annual deductible.

Q: Are any administrative fees charged to my HSA?

A: Yes, see a [list of standard administrative and other related fees](#) that may be charged to your HSA by your administrator.

Q: Do I have to use funds from my HSA to pay for healthcare costs?

A: No, you may pay out of pocket with after-tax dollars and let your HSA balance grow tax-free.

Q: How does the money I contribute to my HSA help me save on taxes?

A: Any money you contribute to your HSA is (federal) tax-deductible. That means it's not counted as taxable income for the year. If you put \$1,000 into your HSA, your adjusted gross income for the year is reduced by \$1,000, which could lower what you owe for taxes, depending on your tax status.

Tax benefits

Q: What are the tax benefits of an HSA?

A: There are several benefits:

- Contributions to the account are tax-free.
- Any investment and interest earned in your account are (federal) tax-free.
- Withdrawals from the account for qualified medical expenses are (federal) tax-free.
- Depending on the state where you live, you may save on state taxes as well.

Your privacy

Q: Is your website secure?

A: Yes, our customer-only website is secure and password-protected. Your personal information is kept safe using the highest encryption level available.

Q: What is your privacy policy?

A: You can read the Privacy Policy anytime at [anthem.com](https://www.anthem.com).

Do you have additional questions?

Connect with us online at [anthem.com](https://www.anthem.com), or call Member Services at the number on your ID card.

The information included does not constitute legal, tax, or benefit plan design advice. We strongly encourage you to consult with a tax advisor before establishing a health savings account. Any health savings account will be established between the individual account holder and the HSA custodian or trustee. Anthem is responsible for the administration of the health plan, and the custodian is responsible for the administration of the HSA.

1 Internal Revenue Service. Publication 969, Health Savings Accounts and Other Tax-Favored Health Plans (January 6, 2022): [irs.gov/pub/irs-pdf/p969.pdf](https://www.irs.gov/pub/irs-pdf/p969.pdf).

2 Internal Revenue Service. Publication 502, Medical and Dental Expenses (Including the Health Coverage Tax Credit) (January 11, 2022): [irs.gov/pub/irs-pdf/p502.pdf](https://www.irs.gov/pub/irs-pdf/p502.pdf).

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Anthem HSA investment

Frequently asked questions

You now have access to a fully integrated and modern investment solution, WealthCare Saver investments. This solution makes it easier for you to manage all aspects of your health savings account (HSA), including your investments, from the same website and mobile app. This FAQ explains more about the change.

▶ FAQ topics

- About WealthCare Saver
- Investment information
- Account management and fees
- Additional resources



About WealthCare Saver

Q: What is the WealthCare Saver Investment solution?

A: The Anthem HSA WealthCare Saver Investment solution gives you a modern investment experience with innovative features and functionality that make it easier to manage your health savings account (HSA). It is fully integrated with your HSA and supports you through all stages of healthcare transactions — spending, saving, and investing.

WealthCare Saver includes three different investment options: managed, self-directed, and brokerage. These options enable you to tailor your investment journey to fit your needs and experience level. Learn more about these options under the Investment information FAQ.



About WealthCare Saver

continued from page one

Q: What are the key benefits?

A: The Anthem HSA WealthCare Saver Investment solution:

- Supports you through all stages of healthcare transactions – spending, saving, and investing.
- Offers an integrated investment solution that not only helps you understand the value of investing, but also helps you work toward your long-term investing goals.
- Aligns with your individual needs, whether you are new to investing and seeking a guided experience or you are a seasoned investor looking to research and trade stocks and exchange-traded funds (ETFs) on the platform.
- Gives you access in real time. HSA investment accounts are opened immediately with no application needed. Transactions are made and account data is available in real time.

Investment information

Q: What makes the WealthCare Saver Investments solution different?

A: There are three main deviations:

- 1. Three different investment paths:** You can choose to open a managed (for novice investors), self-directed (for intermediate investors), or brokerage (for adept investors) investment account.
- 2. Real-time trading:** A full suite of exchange-traded funds (ETFs) traded in real time provides you with lower costs. When your balance exceeds the minimum threshold of \$1,000, you can immediately move assets into your investment account rather than waiting the 24 to 48 hours that is common in other investment platforms.
- 3. Fractional trading:** You can buy fractional shares of desired ETFs and stocks up to eight decimal points (compared to three decimal points at Charles Schwab and TD Ameritrade).

Q: What are the three investment paths of the WealthCare Saver Investment account?

A: Once you have access to the new investment experience, you will be able to choose from one of three investment paths:

- 1. Managed:** First, you can decide how much money from your HSA cash account you want to use to fund your investment account. You will then answer a risk questionnaire, be matched into a fund portfolio, and confirm you want to open an account. Once you confirm, the investment account is opened. At this point, the advisor tool will regularly rebalance and manage your portfolio.
 - 2. Self-directed:** First, you can decide how much money from your HSA cash account you want to use to fund your investment account. You will then allocate a percentage of your funds into the curated fund lineup and confirm you want to open an account. Once you confirm, the investment account is opened. At this point, you are responsible for rebalancing your portfolio, as desired.
 - 3. Brokerage:** You will confirm you want to open an investment account. Once you confirm, the investment account is opened. You can then search for stocks and exchange-traded funds (ETFs) and purchase full or fractional shares. Once you select your desired path, the investment account is opened in real time, and you can transfer money back and forth between your HSA cash account and HSA investment account.
-

Investment information

continued from page two

Q: Can I invest using multiple investment paths?

A: No, you can only participate in one investment path at a time. If you want to change your investment path, you must liquidate and then reinvest in the new path.

Q: In the self-directed account, how many funds are offered? Is there a maximum number allowed?

A: Currently, 14 funds are available. CAPTRUST, the registered investment advisor, is responsible for creating the list of funds. They actively monitor the performance of all funds, identify underperforming funds, and replace them with new ones to give investors the opportunity to build a well-diversified portfolio using a broad set of index ETFs.

Account management and fees

Q: Is there a minimum cash investment threshold?

A: Yes. The investment threshold is \$1,000.

Q: What are standard market hours for real-time trading?

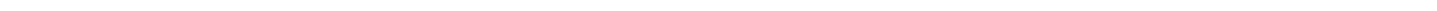
A: Hours are Monday through Friday, from 9:30 a.m. to 4 p.m. ET. Trading is not available on stock market holidays or abbreviated trading days, such as the day after Thanksgiving.

Q: Will I receive a single monthly statement?

A: You will receive two separate statements – one for your cash account and one for your investment account.

Q: Will I receive email confirmations when I initiate trades?

A: No. There is no need for email confirmations as trades occur in real time. View all trades on the Transactions page of your investment account and download trade confirmations on the Documents page.



Account management and fees

continued from page three

Q: How do the fees work?

A: WealthCare Saver created the WealthCare Saver investment solution to be transparent, affordable, and easy to use for investors of all kinds. The difference between WealthCare Saver investing solution and other HSA and retirement investing solutions is that WealthCare Saver keeps account fees transparent and only offers investment products that have low embedded fees.

For example, with the WealthCare Saver investment solution, account holders are charged, on average, a 0.06% expense ratio fee, which is an embedded fee on transactions. By comparison, most other investment solutions charge an expense ratio between 0.25%–0.35%, in addition to potential mutual fund load fees. These hidden fees are how some companies avoid charging a monthly account administration fee — they charge more in hidden fees that account holders may not see in the large print. The difference in this expense ratio is savings of over 50% in your investment balance.

In addition to transparency of embedded fees, WealthCare Saver also offers some of the lowest account fees. The account fee is 0.40% (calculated yearly, charged monthly) of the account holder's balance, with a minimum charge of \$0.99/month and a maximum of \$10/month. This means that whether an account holder has \$1,000 or \$100,000 invested, they will never pay more than \$10/month in account fees.

There is no additional account charge for the self-directed and brokerage options.

WealthCare Saver can keep fees lower while providing a modern, feature-rich, and user-friendly HSA investment solution, which differentiates us in the market, because we offer exchange-traded funds (ETFs) rather than more expensive mutual funds. The fees embedded in mutual funds won't show up on an account holder's transaction listings, but over time, can lead to a difference of thousands and even tens of thousands of dollars in lost earnings due to high expenses in your HSA versus investing with ETFs.

Additional resources

Q: Is investment advice included as part of the new investment experience?

A: If you're seeking investment advice, including but not limited to, information about investing and associated fees, please consult with an independent registered financial advisor.

Q: Are HSA investment tools and resources available?

A: Yes. The WealthCare Saver investment solution includes tools and resources to help you learn about the benefits of investing and the investment options available to you. You'll find these tools and resources on **anthem.com**.

▶ Open your new investment account

Simply log in to your HSA website, navigate to your account summary page, and select the **Investment** button to get started.

If you have questions, call Member Services at the number on your ID card.

Anthem WealthCare Saver High-Yield HSA

Frequently asked questions

A new cash management option is available for your health savings account (HSA). The WealthCare Saver High-Yield HSA can help you earn more interest on your HSA funds. This FAQ explains more.

Q: How does it work?

A: You now have two choices for where you store your HSA funds: in a standard account or the WealthCare Saver High-Yield HSA, a high-yield interest account.

Q: What is the WealthCare Saver High-Yield HSA?

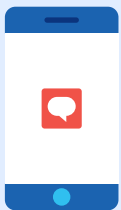
A: The Anthem WealthCare Saver High-Yield HSA allows you to keep your HSA funds in a non-FDIC-insured high-yield interest account.

Q: Do I have to take any action?

A: No. If your HSA funds are currently in the standard option, they will stay there unless you elect to change to the high-yield option. The standard option isn't going away; the high yield-option simply offers you another choice for how your HSA funds are handled.

Q: What are the benefits of the WealthCare Saver High-Yield HSA?

A: Keeping your HSA funds in a high-yield interest account means your healthcare dollars can work harder for you. They can earn up to 10 times more interest than they would in a standard account.



Earn more and switch to a high-yield HSA

To join the WealthCare Saver High-Yield HSA, log in to the SydneySM Health app or at **anthem.com** and select *Spending Accounts* under **My Plans**. Then go to **Manage My Account** and choose **Interest Options** from the *Account Resources* toolbar. Choose **Select** under *High-Yield Interest Rates*.



Q: How do the interest rates for the WealthCare Saver High-Yield HSA compare with a standard HSA?

A: View the current interest rates for the high-yield HSA compared with the standard HSA. For both accounts, the higher your balance, the higher your interest rate. Interest rates are subject to change.

Q: Are there any other differences between the standard HSA option and the WealthCare Saver High-Yield HSA option?

A: Aside from the interest rates, the main difference is that the standard HSA option is FDIC-insured and the high-yield option is not. Having an FDIC-insured account means that the money in your account is protected, even if your bank fails. Holding your HSA funds in a non-FDIC-insured account involves some risk.

Q: Will I receive a new debit card when I opt into the WealthCare Saver High-Yield HSA?

A: No, you will still use your current debit card.

Q: Is there any change in how I pay for care and other qualified expenses with the high-yield HSA?

A: No. You'll still pay for any qualified expenses with your debit card, and you'll follow the same process to request reimbursement, if you need it.

Q: Are there any fees for switching to the WealthCare Saver High-Yield HSA?

A: No, you won't face any new fees if you switch to the high-yield HSA. The HSA fee schedule still applies, regardless of the type of account you have. **Download the fee schedule.**

Q: Once I switch to the WealthCare Saver High-Yield HSA, how long will it take to start earning interest?

A: Your new interest rates will take effect immediately.

Q: Can I switch back to the standard FDIC-insured HSA?

A: Yes, you can change back anytime. You can update your selection on the *Interest Options* page in your **anthem.com** or Sydney Health app account, or you can call Member Services at the number on your ID card and tell them you want to switch your HSA account back to the standard FDIC-insured option.

Q: Can I keep some of my funds in a standard account and some in a high-yield account?

A: No. You can only select one type of account to hold your HSA funds.

If you have questions, call Member Services at the number on your ID card.

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