



# BETTER REWARDS

Pay Health Future Life Career

## YOUR GUIDE TO THE CDHP WITH HSA

Get the most out of the Consumer Driven Health Plan (CDHP)  
with Health Savings Account (HSA) in 2024 Plan Year





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## About the CDHP with HSA Plan



### Take Charge of Your Health – and Your Money!

At Hologic, our Better Rewards program focuses on helping you achieve better health, a better future and a better life. The Consumer Driven Health Plan (CDHP) with Health Savings Account (HSA) is designed with these goals in mind. Together, they give you more power to manage your healthcare and encourage you to make informed healthcare decisions.

The CDHP with HSA has:	And that means you can:
<ul style="list-style-type: none"> <li>• Lower premiums</li> <li>• A higher annual deductible than Hologic's other medical plans</li> <li>• Hologic-funded HSA dollars</li> </ul>	<ul style="list-style-type: none"> <li>• Spend less per paycheck on premiums</li> <li>• Have more control over when and how you spend your healthcare dollars</li> <li>• Plan for future expenses with a tax-free Health Savings Account (HSA)</li> </ul>

To maximize benefits from the CDHP, it's important that you understand how the plan works. Read this eGuide to learn more. For additional information about the plan, refer to the plan summary on the **Better Rewards Benefits** page on **MyHologic**.



## LEARN MORE

The CDHP with HSA provides incentives to keep you healthy and encourages you to spend your healthcare dollars wisely. For online consumer decision tools to help you make informed healthcare choices, visit [healthequity.com](http://healthequity.com).



# CDHP with HSA Basics

## There are two parts to the plan:

1. The CDHP Plan is administered through Blue Cross Blue Shield of Massachusetts (BCBSMA).
2. Your HSA is administered by HealthEquity.

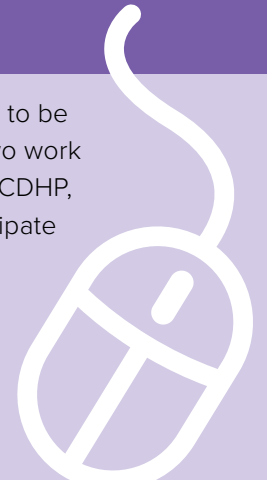
HSA Contributions*		In-network			Money left in your HSA at the end of the year will roll over to help cover future medical expenses.
→ Deductible	→ Coinsurance	→ Out-of-Pocket Maximum			
<p><b>Hologic</b> will contribute \$700 for employee only or \$1,400 for employee + 1 and family coverage.</p> <p><b>You</b> may also make pre-tax contributions to your HSA.</p> <p>The IRS maximum contribution limits for 2024 are \$4,150 for employee only coverage and \$8,300 for a family (<i>Per the IRS, the family maximum applies per household</i>). These limits are for employee and employer contributions combined.</p>	<p>You pay for covered medical services and prescriptions up to your deductible amount:</p> <p><b>\$1,600</b> Employee Only Coverage</p> <p><b>\$3,200</b> Family Coverage**</p> <p>The money from your HSA can help pay for these expenses.</p>	<p>After your deductible has been met, you pay 15% of covered services for the rest of the plan year or until you reach the out-of-pocket maximum.</p>	<p>The plan pays 100% for the rest of the plan year if your out-of-pocket maximum is reached:</p> <p><b>\$3,200</b> Employee Only Coverage</p> <p><b>\$6,400</b> Family Coverage**</p>		
<p>Remember, preventive care services (such as annual physicals) are covered at 100% throughout the plan year and are not applied to your deductible.</p>					

\* Contributions are prorated and funded over 24 pay periods. \*\* The family deductible and out-of-pocket maximum amounts also apply to employee + 1 coverage.



## IMPORTANT!

You must enroll in the CDHP to be eligible for an HSA as the two work together. If you enroll in the CDHP, you are not eligible to participate in the Health Care Flexible Spending Account (FSA).



## CDHP with HSA Basics, continued

A CDHP is a little different than a traditional health plan that you may be used to, but taking time to get to know the plan could mean extra money in your pocket. CDHPs are designed to give you more control over how you spend your healthcare dollars.

### How the CDHP Works:

#### 1. Preventive care

In-network preventive care services are covered at 100%, so you pay nothing.

#### 2. Plan year deductible

You pay 100% of eligible medical and prescription drug expenses (excluding in-network for preventive care expenses) until you satisfy the plan year deductible.

#### 3. Coinsurance (shared costs)

After you meet the deductible, the plan pays a percentage of eligible expenses and you pay the rest (the coinsurance).

#### 4. Plan year out-of-pocket maximum

An out-of-pocket maximum protects you from the high cost of a major illness or injury.

You have access to both in-network and out-of-network providers – keep in mind, you'll pay less when you stay in-network.

In addition, the CDHP offers you the unique ability to save tax-free money through an HSA to pay for healthcare expenses now – or save for the future.

## CDHP with HSA At-a-Glance

	In-network	Out-of-network*
<b>1. Preventive care</b> – Your in-network preventive care will be covered at 100% with no out-of-pocket cost to you and is not subject to the deductible.		
You pay	0%	100%
Plan pays	100%	0% before meeting deductible 40% after meeting deductible
<b>2. Plan year deductible</b> – You must satisfy the deductible before the plan provides coverage for medical and prescription drug expenses.		
Employee only coverage	\$1,600	\$3,500
Family coverage	\$3,200	\$7,000
<b>3. Coinsurance (shared costs)</b> – After you meet your deductible, you share the cost for eligible expenses through coinsurance.		
You pay	15%	40%
Plan pays	85%	60%
<b>4. Plan year out-of-pocket maximum</b> – Once you reach the out-of-pocket maximum within a plan year, the plan pays 100% for covered services.		
Employee only coverage	\$3,200	\$6,400
Family coverage	\$6,400	\$12,000

\* When you use an out-of-network provider, you may also have to pay all charges that are in excess of the allowed charge for covered services. This is called "balance billing."



### REMEMBER...

You may use your HSA funds to help offset your out-of-pocket expenses – or save them for future healthcare expenses.





## A Note about Deductibles

A trade-off for the lower premium payments is a higher deductible than with the other plans. However, you can use funds in your HSA (including Hologic's contributions) to pay for out-of-pocket expenses that apply to your plan year deductible and coinsurance.

### If you cover dependents, the way you satisfy the deductible is also a bit different from other plans.

The family deductible can be met by eligible medical costs incurred by any combination of covered family members. One family member, or all family members combined, can satisfy the deductible.

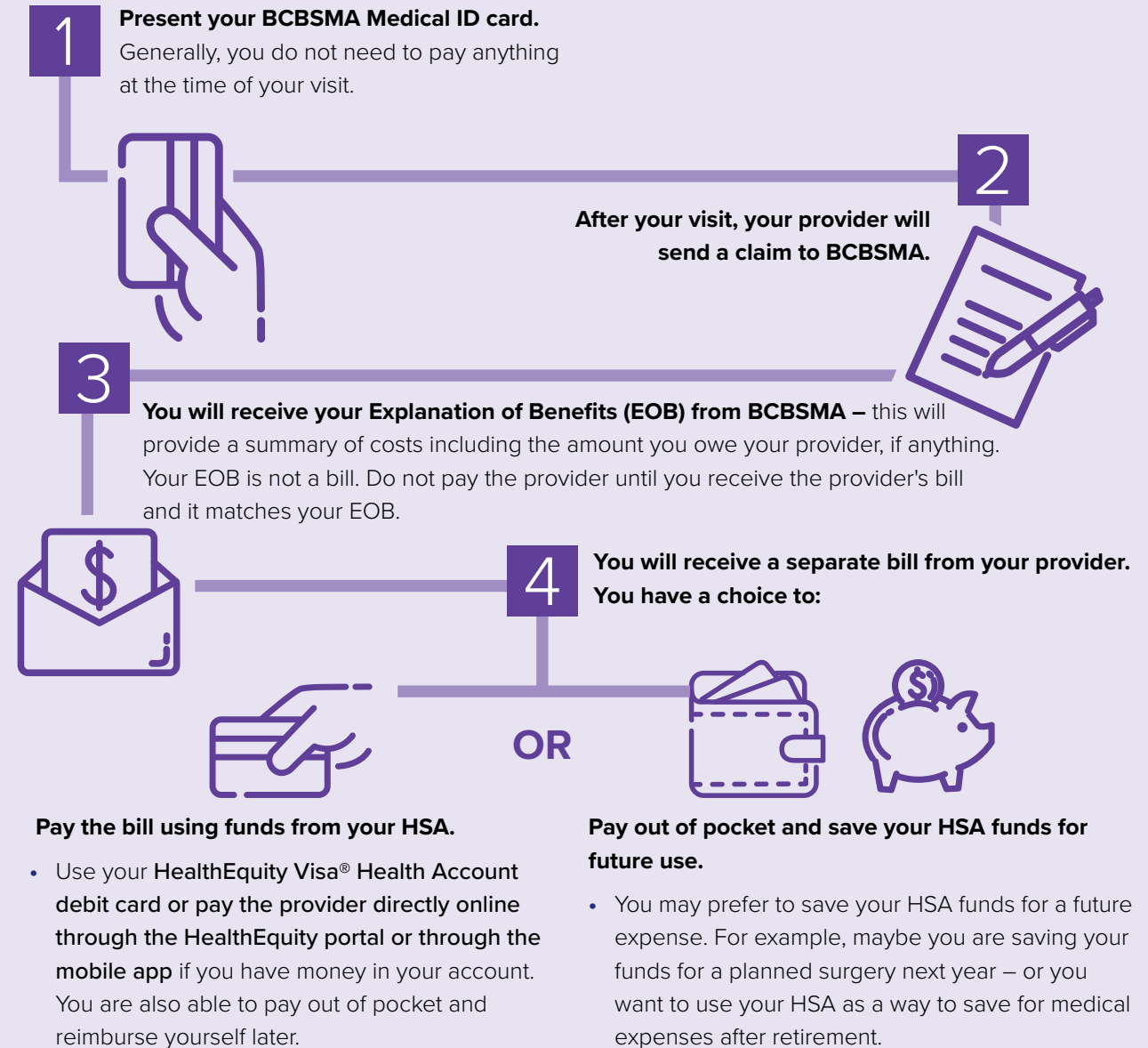
**For example,** if you elect family coverage under the CDHP and you have a single \$2,000 expense, you and your family must incur an additional \$1,000 in expenses to meet the \$3,200 family plan year deductible (because there is no individual deductible in this plan). Let's suppose you or your family members incur an additional \$1,000 of expenses within the benefit plan year. Then, the annual deductible has been satisfied for everyone for the remainder of the plan year.

## CHECK YOUR EOB CAREFULLY!

It's important to check your Explanation of Benefits (EOB) carefully to be sure your health services are billed correctly. Contact the Member Services number on your BCBSMA Medical ID card, if you have questions.

## Seeking Care – How the Plan Works

### When and how to pay for care? Just follow these steps:



## Prescription Drug Basics

When you participate in the Hologic CDHP medical plan, you automatically receive prescription drug coverage through CVS Caremark.

You must use CVS Caremark's network of retail pharmacies or mail order for maintenance drugs. Note that the Maintenance Choice program lets you fill a 90-day supply of your routine maintenance prescription drug(s) at a CVS retail pharmacy for a discounted cost.

	Retail (30-day supply)	Mail Order or Maintenance Choice** (90-day supply)
<b>Generic (Tier 1)</b>	\$10 copay*	\$20 copay*
<b>Preferred brand name (Tier 2)</b>	25%*	25%*
<b>Non-preferred brand name (Tier 3)</b>	35%*	35%*
<b>Specialty Medications (Tier 4)</b>	Covered within respective tier level	Not available

\* After the medical plan year deductible is met.

\*\* If you fill a prescription at a CVS retail pharmacy, you may receive a 90-day supply at a discount when enrolled in the CDHP plan.

+ Prescriptions filled through PrudentRX apply towards the deductible but do not apply towards the out-of-pocket maximum.

### NOTE

Certain preventive drugs are not subject to the deductible, which means you pay only the copay or applicable coinsurance. For a list of preventive drugs, visit [MyHologic](#).



## Paying for Prescriptions

With the CDHP, you will pay the full cost of prescription drugs minus any discounts negotiated by CVS Caremark until you have met your plan year deductible. Once you meet the deductible, you will pay the copay or coinsurance listed until you reach the plan year out-of-pocket maximum.

**For example,** if your doctor writes a prescription that costs \$150, you'll pay the full \$150 at the pharmacy if you haven't met the combined medical/prescription drug deductible for the plan year. If you have met the plan year deductible, you'll only pay a percentage (your coinsurance) of the cost. You can use your HSA to pay for any of these prescription expenses.

## PrudentRX Speciality Drug Discount Program

When enrolled in a Hologic medical plan, some specialty medications are eligible for a copay discount when you enroll in the PrudentRX program, a partner of Caremark. Specialty medication are typically used to treat complex conditions such as autoimmune disorders, multiple sclerosis and hemophilia.

This program is designed to lower your out-of-pocket costs when filling a non-essential medication by assisting you with enrollment in drug manufacturers' copay card assistance programs.

- When enrolled in the PrudentRX Copay Program and filling a covered medication, your copay lowers to \$0 after you've met your deductible.+
- When filling a medication not available at a CVS Specialty Pharmacy, and therefore not part of the PrudentRX Copay Program, you pay the respective tier coinsurance after you've met your deductible.
- If you choose to not enroll in the PrudentRX Discount Program, for which there is a manufacturer discount copay card available, you pay 30% of the cost of the medication after you've met your deductible.
- Medications considered an Essential Health Benefit are excluded from this program and fall into the respective tier coinsurance.

Members on eligible speciality medications will receive communications directly from Caremark and PrudentRX. You must enroll to take advantage of significant cost savings.



# Get to Know the HSA

## One of the best things about the CDHP is that it gives you access to a Health Savings Account (HSA).

When you enroll in the CDHP, Hologic opens an HSA on your behalf through HealthEquity. The HSA is a tax-advantaged account you can use to pay your eligible healthcare expenses, such as deductibles, coinsurance, prescription drug, dental, vision expenses and more.

### WHO CAN PARTICIPATE?

You are eligible for an HSA as long as you are:

- Enrolled in the CDHP
- Not covered by any other medical plan including, but not limited to your spouse's plan, Medicare, MediCal, military coverage or a Health Care FSA
- Not claimed as a dependent on another person's tax return

## It has its advantages...

### Two Ways to Save



1

**Contributions from Hologic.** If you enroll in the CDHP, Hologic will make contributions to your account equal to an annual maximum of:

- **\$700** for employee only
- **\$1,400** for family

Prorated and funded over 24 pay periods



2

**Contributions from You.** You can contribute to your HSA on a pre-tax basis, up to the annual IRS maximum. For 2024, you and Hologic (combined) can contribute up to:

- **\$4,150** for employee only
- **\$8,300** for family (Per the IRS, the family maximum applies per household)

If you are age 55 or older in 2024, you can make an additional annual catch-up contribution of up to \$1,000.

You may also choose to make a deposit directly into your HealthEquity account on an after-tax basis and take the deduction from your federal taxable income when you file your taxes.



### A Triple Tax Advantage\*

1. You can contribute on a pre-tax basis.
2. The withdrawals you make to pay for qualified healthcare expenses are tax-free.
3. And, any investment earnings are tax-free!

### Savings for Tomorrow

**HSA contributions roll over year after year.** The money in your HSA is always yours to keep – even if you leave the Company or retire. If you don't need to use your HSA funds now, consider saving for future healthcare expenses by contributing to your HSA to take advantage of income tax savings.

### Investment Opportunities

**Your HSA is FDIC-insured and earns tax-free interest.\*** HealthEquity calculates, compounds and credits interest monthly based on the applicable rate for different account balance tiers.

After you reach a minimum balance of \$1,000, you have the opportunity to increase earnings potential by investing in mutual funds. These funds are not FDIC-insured, but the earnings are still tax-free.\*

\*Your and Hologic's contributions to your HSA are subject to state income taxes if you live in CA, or NJ. Also, interest and investment earnings are subject to state taxes in the same states plus NH and TN.





## Eligible Expenses

Use your HSA funds to pay for any “qualified medical expense” according to IRS rules. This includes most medical care and services (including deductibles, copayments and coinsurance), dental and vision care, as well as prescriptions.

Eligible expenses include those incurred by you or your eligible tax dependents even if they are not covered by a Hologic medical or dental plan.



Pay for hundreds of eligible expenses without the tax bite

- Acupuncture
- Alcohol or drug addiction treatment
- Blood pressure monitor
- Breast pump and supplies
- Chiropractic care
- Fertility monitor
- Glasses and contact lenses not already paid for by the medical plan, as well as LASIK eye surgery
- Guide dog
- Hearing aids
- Menstrual care products
- Orthotics
- Over-the-counter medications
- Physical therapy
- Psychiatric care
- Smoking cessation aids
- Some insurance premiums, such as COBRA and healthcare coverage premiums while receiving unemployment compensation
- Speech therapy
- And more!

Review the entire list at [irs.gov/forms-pubs/about-publication-502](https://www.irs.gov/forms-pubs/about-publication-502)

## BE CAREFUL...

HSA withdrawals for **non-qualified expenses**, such as **cosmetic surgery or non-medical services**, will be subject to a **20% penalty tax**. If you are age 65 or older, you will be taxed on the money used for non-medical expenses, but you will not have to pay a penalty.

# 20%

penalty tax



## Get More Facts

IRS Publication 969, available at [irs.gov](https://www.irs.gov), is specific to the HSA and other tax-advantaged accounts. It contains detailed information about HSA qualifications, contributions and distributions, and explains how your HSA contributions will affect your tax return.

## INFORMED CHOICES

The CDHP with HSA provides incentives to keep you healthy and encourages you to spend your healthcare dollars wisely. For online consumer decision tools to help you make informed healthcare choices, visit [healthequity.com](https://www.healthequity.com).





Stay connected with the HealthEquity app! Download the app from **Apple** or **Google Play**.

## Manage Your Account

When you enroll in the CDHP, Hologic will establish an HSA in your name with HealthEquity. You will receive a convenient Visa Health Account debit card to use for eligible healthcare services and expenses as well as instructions for accessing your HealthEquity online member portal.

### Access HSA information by:

- Visiting the member portal at [healthequity.com](https://healthequity.com) to access:
  - Real-time account information
  - Claims and payment tools, learning tools, and calculators
- Contact the HealthEquity Member Services team at **877.694.3938**, or online live chat, anytime 24/7 for tips and advice.

**Name a Beneficiary.** Visit the **My Account** section at [healthequity.com](https://healthequity.com) or call Member Services at **877.694.3938**. You may also download a Beneficiary Form with instructions from the **Docs and Forms** section of the member portal.

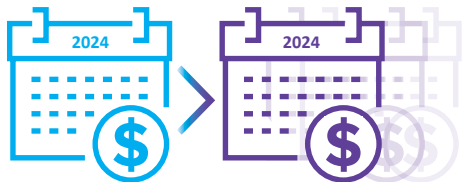


## Compare the Health Savings Account (HSA) and Flexible Spending Account (FSA)

Sometimes there is confusion between an HSA and a Health Care FSA. Both allow you to save for medical costs on a pre-tax basis, but an:

- **HSA is a savings account** and the money you put into it is yours forever. You decide when to take the money out and use it.
- **FSA is a spending account** that you have to use within the benefit plan year, or you'll lose the savings not spent.

Account Feature	HSA	Health Care FSA
<b>Eligibility</b>	Available to employees enrolled in a CDHP You must not be participating in a Health Care FSA, including one through your spouse's employer You must not be enrolled in another medical plan, including Medicare	Available to employees not enrolled in a Health Savings Account
<b>Tax savings and interest</b>	Your contributions are pre-tax, interest and investment earnings are tax-free; and distributions for qualified healthcare expenses are tax-free (in most states) even when you retire	Your contributions are pre-tax; funds do not accrue interest
<b>Annual contribution from Hologic</b>	\$700 for employee only \$1,400 for family	None
<b>2024 contribution maximums</b>	\$4,150 for employee only \$8,300 for family (Per the IRS, the family maximum applies per household)	\$3,200
<b>Eligible expenses</b>	Qualified healthcare expenses incurred now or in the future, including Long Term Care and COBRA premiums, among other expenses	Qualified healthcare expenses incurred during the plan year
<b>Rollover balance from year to year</b>	Yes, you can roll over unused funds from year to year	Not permitted
<b>Portability if you leave Hologic</b>	You take account balance with you	Account balance forfeited unless contributions continue on a post tax basis through COBRA
<b>Catch-up contribution</b>	Employees age 55+ can contribute \$1,000 more each year.	None



### Unused HSA Funds > have staying power

Unlike with the Health Care FSA, there's no "use it or lose it" rule with the HSA. Unused HSA funds roll over from year to year and even stay with you if you change jobs or retire.



## Be Healthy and Wise



The best way to manage your health and healthcare costs is to make smart choices every day. Reach for your BCBSMA ID card for important phone numbers and visit [bluecrossma.org](http://bluecrossma.org) for a wealth of tools and free information. Here are other quick tips to sharpen your healthcare consumer skills:

- Learn how your medical plan works to maximize savings and benefits.
- Practice prevention by getting regular checkups.
- Use in-network providers.
- Get active in the Healthy Living program – and earn rewards.
- Monitor the claims and payment process through the HealthEquity online portal or via the mobile app.
- Save the emergency room for true emergencies. For less serious situations, call your doctor or the nurse line, access telehealth services through Well Connection or use an urgent care center.
- Request generic drugs whenever available.
- Take charge of your care and ask questions.



For all the lives you lead.

### FIND YOUR HEALTHY

Hologic's Healthy Living program promotes healthier habits, offers cash incentives and a medical plan premium credit for the following plan year. Check out these resources:

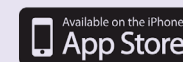
#### Virgin Pulse Portal



To join or re-engage go to [iam.Virginpulse.com](http://iam.Virginpulse.com).

#### Virgin Pulse Mobile App

For on-the-go Healthy Living, you can download the app to access your account, complete daily cards, healthy habit tracking, view challenges, points earned and more.



#### Healthy Living Page on MyHologic

[Click here](#) to find resources like Virgin Pulse information sheets, newsletters, local champion listings and other wellness materials.





## Be Healthy and Wise,

continued

### Blue Cross Blue Shield of MA: Virtual Care From Anywhere



**Telehealth** enables 24/7 remote medical consultations with BCBSMA healthcare providers through digital devices, offering a convenient way to access care for non-emergency health needs from anywhere you are at no cost\* to you when enrolled in Hologic's medical plan.

BCBSMA members have access to **virtual primary care** at no cost\*. Virtual primary care allows patients to have routine check-ups, manage chronic conditions and receive general health guidance from primary care physicians online, without an in-person visit.

### Included Health: Expert Guidance. Expert Care.



Included Health provides you and your immediate family members, including parents, with expert medical advice including second opinions from top doctors and specialists and will match you with the highest quality local doctors for your individual needs. They also provide decision support for complex medical cases such as those that may include major surgery, so you can receive the best care possible.

Find more information at [includedhealth.com/hologic](https://includedhealth.com/hologic) (Access code: **hologic**) or call **800.929.0926**.

**Included Health is offered at no cost to you.**

## CONTACT INFORMATION

The Benefits Service Center at **844-319-3420**.

Blue Cross Blue Shield of Massachusetts, the CDHP plan administrator

**800.358.2227** | [bluecrossma.org](https://bluecrossma.org)

HealthEquity, the HSA plan administrator

**877.694.3938** | [healthequity.com](https://healthequity.com)



### To learn more about the Hologic medical plans...

Visit **MyHologic** to access:

- Carrier plan summaries
- Plan documents
- Benefits eCatalog



# Frequently Asked Questions

## What is a Health Savings Account (HSA)?

An HSA is a tax-advantaged savings account that belongs to you and allows you to set aside pre-tax dollars to pay for qualified healthcare expenses. In most states\*, contributions, interest, investment earnings and distributions for qualified healthcare expenses are tax free, even after you retire.

## Do I have to have health insurance to open a Health Savings Account (HSA)?

**Yes.** To participate in an HSA, you need to be enrolled in Hologic's CDHP with HSA plan. However, you must not be enrolled in any other medical plan including Medicare or your spouse's Health Care FSA.

## Who owns my HSA?

You own the HSA as soon as funds are contributed – whether you make the contribution or it comes from Hologic.

## How much can I contribute to my HSA?

The IRS limits how much you and Hologic can contribute to your HSA. For 2024, the maximum contribution from all sources, including your pre-tax contributions, Hologic contributions and any additional after-tax amounts you may deposit directly with HealthEquity, is \$4,150 for employee only coverage or \$8,300 for family coverage (per the IRS, the family maximum applies per household). If you are age 55 or older during the calendar year, you can contribute an additional \$1,000 in catch-up contributions.

## Does Hologic contribute to my HSA?

**Yes,** as long as you enroll in the Health Savings Account (whether or not you choose to contribute your own money). Hologic will make contributions to your HSA. You will receive \$700 annually when enrolled in employee only coverage and \$1,400 annually when enrolled in family coverage. Contributions are prorated and funded over 24 pay periods. The family coverage contribution is based on one or more tax dependents enrolled in the CDHP. The employer contribution will be funded up to the \$700 amount for those covering only non-tax dependents such as a Domestic Partner and Domestic Partner's Child.

## Can I be reimbursed for an amount greater than my account balance?

**No.** You can only be reimbursed up to the amount in your account at the time of your reimbursement request.

## Can I use my HSA to pay expenses for dependents not enrolled in a Hologic medical plan?

**Yes.** You can use your HSA to pay eligible healthcare expenses for any tax dependent even if the dependent is not enrolled in a Hologic medical or dental plan.

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

Once the money is deposited into your account, it is yours until you spend it. Your HSA balance will roll over from year to year and earn interest. Unlike funds in an FSA, the "use it or lose it" rule does not apply.

## Can I enroll in the HSA and also participate in the Health Care FSA?

**No.** If you enroll in the CDHP with HSA you are not eligible to participate in the Health Care FSA.

## Can I access my HSA online?

**Yes.** Once your account has been established, you can see your account balances, Visa Health Account debit card activity, transaction history and more online. You can also pay providers, request reimbursements and manage your personal information. Visit [healthequity.com](https://healthequity.com).

## When will Hologic's HSA contribution be available for use? Is there a vesting schedule?

If you elect the CDHP with HSA plan during Open Enrollment, the HSA funds are available as they are deposited over 24 pay periods. There's no vesting schedule for Hologic's contribution. As the account is funded, the money is available for your use.

## Where can I find more information?

For more information about the CDHP:

**Blue Cross Blue Shield of Massachusetts,  
the CDHP plan administrator  
800.358.2227 | [bluecrossma.org](https://bluecrossma.org)**

For more information about the HSA: **HealthEquity,  
the HSA plan administrator 877.694.3938 |  
[healthequity.com](https://healthequity.com)**

\* Your and Hologic's contributions to your HSA are subject to state income taxes if you live in CA, or NJ. Also, interest and investment earnings are subject to state taxes in the same states plus NH and TN.

## Disclaimer

This eGuide is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of the Hologic Consumer Driven Health Plan (CDHP) and Health Savings Account (HSA) and does not constitute a contract. Consult your plan documents (Summary Plan Descriptions and Group Insurance Certificates) for a complete description of all governing contractual provisions, including benefits, exclusions, limitations and procedures relating to your plans. All of the terms and conditions of the plans are subject to applicable laws, regulations and policies. In case of a conflict between your plan documents and the information contained in this eGuide, the plan documents will always govern.

