

Explore the HSP

The Health Savings Plan (HSP) = a High Deductible Health Plan (HDHP) + a Health Savings Account (HSA)... and it's the best value to help you save now and in the future. Here's how:

HDHP

A high deductible health plan (HDHP) means the HSP has a higher deductible than the Traditional Plan... but that doesn't mean you pay more over the course of the year.

Pay for the care you need

Don't pay higher paycheck contributions for additional coverage you might not need.

- The HSP offers free preventive care and a larger list of free preventive prescription drugs
- The HSP has the same PPO network as the Traditional Plan and you can see any provider (but pay less when you stay in-network)

The HSP's higher deductible is offset by:

- **Lower paycheck contributions**

2019 Contributions for Individual Coverage



- **Dollars from NetApp**

NetApp contributes to your HSA each year—enough to cover a significant portion of your deductible.



- **Your pre-tax dollars**

You can contribute pre-tax dollars to your HSA—and use them to pay your deductible.



You're still protected

Worried about really large bills? The HSP has you covered.

- Once your expenses total the out-of-pocket maximum, **the plan pays 100% of eligible costs** until the end of the calendar year.³
- That means the most you'll pay is \$2,600 single (individual) / \$5,200 (family) in 2019.³
- Offset this amount with HSA dollars—from NetApp, and from your pre-tax contributions!
- You can contribute more than the out-of-pocket maximum to ensure you have full coverage and savings for the future.

HSA



Only the HSP comes with a Health Savings Account—a special way to save for your health care expenses now, and in the future.

Dollars go in...



Dollars grow...



Year over year—they never expire

With interest—tax-free!¹

Through investments—When your account balance reaches \$1,000, you may invest your funds.

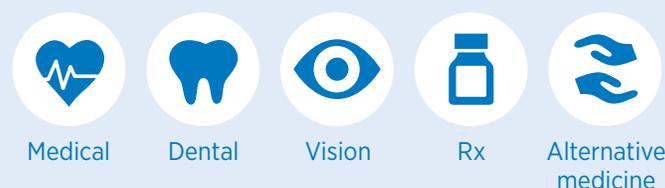
For the future

- You own the money in your account.
- Take it with you if you change medical plans, retire or leave the company.
- No "use it or lose it" rule.
- Make it part of your retirement savings strategy—like a 401(k)!

Retirement Savings

If you max out on your 401(k) contribution too, it means NetApp may fund \$6,800 (individual) / \$7,600 (family) toward your future each year!

Dollars can be spent on eligible expenses...



Pay online or swipe your HSA debit card at the point of service.

Worried about a higher deductible?

You're covered with NetApp's HSA contribution!

	Deductible		
	HSP	Traditional	Difference
Individual	\$1,400	\$600	\$800
Family	\$2,800	\$1,500	\$1,300

Covered by NetApp's \$800 contribution

NetApp's \$1,600 contribution covers this—and then some!

¹ States can establish their own HSA tax treatment guidelines—currently, Alabama, California and New Jersey tax HSA contributions.

² You have access to the funds in your HSA. NetApp's contribution and your first paycheck contribution fund on 1/4/19.

³ You are responsible for charges above the allowable amount for out-of-network providers - these amounts do not count towards the out-of-pocket maximum under either plan.