

Enrolling in one of our HSA-compatible high-deductible health plans (HDHPs)?

You may be entitled to a deductible carryover.

If you **received services in the 2025 calendar year** that were applied to your deductible with your previous health insurance, you may be eligible for a deductible carryover with your new plan from Western Health Advantage. This carryover benefit will only apply if you were previously enrolled in an HSA-compatible HDHP and are electing an HSA-compatible HDHP with WHA.

To request a deductible carryover credit, provide us with detailed claim information from your previous health insurance for each enrollee (you and/or your family members). Supporting documentation can include:

- Explanation of Benefits (EOB) statements
- Listing of services received and costs under the deductible; this can be an accumulator print-out from carrier's website
- Deductible balance statement

This claim documentation needs to be submitted to WHA within 30 days of your effective date.

Via email:

1. Send your request and supporting documentation to MyHDHP@westernhealth.com.
2. Use "Deductible Carryover Credit" as the message subject.
3. Attach supporting documentation for each qualifying person (as explained above).
4. Enter a message by indicating your name, the employer's name, new member ID number (if available) and the dependents in your family for which these claims represent.
5. You will receive a confirmation email of your submission.

Via mail or fax:

Please be sure to write "Deductible Carryover Credit" on the documentation with your name as well as any dependent names, and send to:

Western Health Advantage
Attn: Employer Group Sales
2349 Gateway Oaks Drive, Suite 100
Sacramento, CA 95833

Or fax your request to **916.568.1338**.

