

GET TO KNOW YOUR

Cigna Consumer Director Health Plan & Health Savings Account

OR, THE CDHP + HSA FOR SHORT

Pixar's medical plan options offer flexibility and choice so you can get the coverage that best fits your needs and budget. All our plans include comprehensive care and no-cost, in-network preventive services. However, one plan option is unique in how it can reward savvy healthcare consumers with additional tax savings.

MEET THE CDHP + HSA

This guide is your tour of the Cigna CDHP + HSA, and will help you understand why the CDHP is important, the benefits the CDHP offers, and ultimately, if the CDHP is a good fit for you and your family.

WHAT IS THE CDHP + HSA?

Pixar’s CDHP + HSA is a medical plan combined with a special savings account that empowers savvy healthcare consumers with the ability to accumulate tax-advantaged funds. Like the Cigna OAP and Kaiser HMO, the CDHP + HSA provides comprehensive medical coverage and no-cost, in-network preventive care. However, the CDHP + HSA has a few unique features:

- **Lowest per-paycheck cost.** When compared to other plan options, the CDHP costs less per paycheck. These lower costs are important since the CDHP has a higher deductible.
- **There’s a higher deductible.** The deductible is the amount you have to pay before the plan coverage kicks in. For most care options (except for in-network preventive care services), you’ll pay the entire cost until you meet your deductible.
- **You get an HSA.** While a higher deductible means you pay more initially, you can use your HSA account to help pay for eligible expenses. An HSA is unique because it is tax-advantaged and Pixar makes an annual contribution on your behalf.

When you combine the factors above, the CDHP + HSA can save you money in a year of low healthcare utilization, or provide a source of funds to cover costs during a year of higher healthcare usage. **Either way, you’re benefiting from low per-paycheck costs, tax-advantages, and a possible accumulation of funds that don’t expire and can be used when you need them.**

A CLOSER LOOK AT THE CDHP

When compared to the Cigna OAP and Kaiser HMO, the CDHP has several key differences to understand:

Coinsurance: The Cigna CDHP utilizes coinsurance, meaning you’ll pay 10% of the total cost of in-network services and your plan will pay the rest (once you’ve met your deductible).

Deductible: The amount you’ll pay before the plan coverage kicks in. With CDHPs, you typically pay 100% of costs until your deductible is met (in-network preventive care is always 100% covered by your plan).

Out-of-Pocket Maximum (OOPM): The most you’ll pay in a plan year for covered services. Basically, once you hit your OOPM, the plan pays 100% of eligible costs.

Plan Features	Cigna CDHP + HSA
Annual Deductible* Individual/Family	\$2,000/\$4,000 (in- and out-of-network combined)
Annual Out-of-Pocket Maximum* Individual/Family	\$3,000/\$6,000 (in- and out-of-network combined)
HSA Eligible	Yes
Coinsurance	In-network: 10% after deductible Out-of-network: 20% after deductible

*Cigna annual deductible and out-of-pocket maximum are on a plan year basis, 8/1 through 7/31.

A CLOSER LOOK AT THE HSA

CDHPs are designed to pair with an HSA. An HSA is an account that you own. It goes with you if you ever leave Pixar, and funds never expire. This creates a convenient way to pay for your eligible out-of-pocket healthcare expenses, and unspent funds can accumulate and stay with you until retirement and beyond.

THE HSA TAX ADVANTAGE

One reason why HSAs are so popular is because of the triple-tax advantage.*

- Your contributions to your HSA are not taxed.
- Purchases for eligible expenses are not taxed.
- Your accumulated HSA funds can be invested, earning you interest. That interest (you guessed it) isn't taxed.

WANT TO SEE WHAT THE TAX SAVINGS ARE?

Use this [online calculator](#) to understand the actual value of your tax savings.

HSA FUNDS DON'T EXPIRE

As opposed to Flexible Spending Account (FSA) funds which reset every year, your HSA funds never expire. That means in years of low healthcare usage, your funds can carry over and earn interest.

PIXAR CONTRIBUTES TOO

When you make smart choices with your care, it benefits the entire Pixar community. Because of that, Pixar incentivizes participation in the CDHP + HSA by offering company contributions.

First-time HSA participants receive an Enrollment Bonus which is added to your HSA. Then, each year, Pixar contributes an additional amount based on your level of medical enrollment.

Pixar's Annual Contribution to Your HSA		First-Time CDHP Enrollee Bonus	
Individual (employee only)	\$1,000	Individual (employee only)	\$500
Family (employee and 1+ dependents)	\$2,000	Family (employee and 1+ dependents)	\$1,000

Pixar contributions are yours to use (or save) at your discretion.

Pixar's contributions are prorated according to the employee's hire date and start when the employee enrolls in the CDHP plan (the exact date of the contribution may vary).

*HSA contributions are subject to taxes in certain states including CA, AL, and NJ.

UNDERSTANDING YOUR ACTUAL ANNUAL COST

While the CDHP + HSA offers the lowest per-paycheck cost option, the actual total amount you'll pay depends on several factors including your overall healthcare usage, the plan deductible, and out-of-pocket maximum.

DOING THE MATH: WORST-CASE-SCENARIO

Curious to know the most you might pay per plan and coverage tier? The comparison below shows your total annual spend on medical coverage assuming that:

- You meet your out-of-pocket maximum (after which the plan pays 100% of eligible costs)
- You use the annual Pixar contribution towards costs
- You use in-network providers

Coverage Type	Annual Premium	+	Out-of-Pocket Maximum	-	HSA Contribution	=	Total Annual Spend
Employee Only							
CDHP + HSA	\$480		\$3,000		\$1,000		\$2,480
Cigna OAP	\$1,440		\$3,000		N/A		\$4,440
Kaiser HMO (CA only)	\$960		\$1,500		N/A		\$2,460
Employee + Spouse/DP							
CDHP + HSA	\$4,500		\$6,000		\$2,000		\$8,500
Cigna OAP	\$5,700		\$6,000		N/A		\$11,700
Kaiser HMO (CA only)	\$5,100		\$3,000		N/A		\$8,100
Employee + Child(ren)							
CDHP + HSA	\$3,300		\$6,000		\$2,000		\$7,300
Cigna OAP	\$4,500		\$6,000		N/A		\$10,500
Kaiser HMO (CA only)	\$3,600		\$3,000		N/A		\$6,600
Employee + Family							
CDHP + HSA	\$5,100		\$6,000		\$2,000		\$9,100
Cigna OAP	\$6,600		\$6,000		N/A		\$12,600
Kaiser HMO (CA only)	\$5,700		\$3,000		N/A		\$8,700

Note: Table contributions do not include the first-time enrollee bonus.

SO WHY CHOOSE THE CDHP + HSA?

Simply put, it's a High Deductible Health Plan (HDHP) that gives you:

- Reduced taxes with a tax-advantaged HSA
- Flexibility in how you pay for health care services
- More opportunities to build long-term health care and retirement savings
- Increased out-of-pocket savings once you satisfy your deductible

ALL ABOUT HSA CONTRIBUTIONS

The IRS sets certain limits on HSA contributions. These limits include both the contributions you make and any company contributions, including both Pixar’s annual contribution and first-time enrollment contribution.

Maximum Yearly HSA Contribution			
CDHP + HSA Coverage Tier	Pixar’s Annual Contribution	2025 IRS Contribution Limit	Your Total Contribution Limit*
Individual (employee only)	\$1,000	\$4,300	\$3,300
Family (employee and 1+ dependents)	\$2,000	\$8,550	\$6,550

**Your maximum contribution is also reduced if you are eligible for Pixar’s first-time enrollee bonus.*

CATCH-UP CONTRIBUTIONS

If you’re 55 or older, the IRS allows you to contribute an additional \$1,000 per calendar year as a catch-up contribution.

WAYS TO CONTRIBUTE

Here are three easy ways to contribute your own funds to your HSA:

- 1. Make a one-time or recurring electronic fund transfer from your personal account to your HSA.**
- 2. Set up pre-tax contributions from your paycheck via Workday, which lowers your taxable income.
- 3. Set up after-tax payroll deductions from your paycheck to your HSA (taxes may apply).**

To manage your HSA and for more information about making contributions, go to [myCigna.com](#) > **Spending Accounts** > **Visit HSA Bank**.

***After-tax contributions are 100% deductible when you file your federal tax return.*

HSA ELIGIBILITY & ADDITIONAL RULES

Because an HSA offers big tax savings, the IRS has certain rules and regulations that must be followed.

TO BE ELIGIBLE TO PARTICIPATE IN AN HSA:

- You must currently be enrolled in Pixar's Cigna CDHP.
- You may not be enrolled in any other non-CDHP medical plan.
- You may not have a General Purpose Flexible Spending Account (FSA) or be eligible to use one (such as a spouse's).
- You may not be enrolled in Medicare, Medicaid, or Tricare.
- You may not be claimed as a dependent on another person's tax return.

WHEN IT COMES TO YOUR DEPENDENTS, THERE ARE ADDITIONAL RULES:

- Your HSA may be used to pay for eligible expenses for you and your legal tax dependents (people listed on your federal income tax return).
- If you cover your domestic partner on the Cigna CDHP, you may each have your own HSA and contribute the full family amount (assuming you are both HSA-eligible). However, you may not use your HSA for your partner's expenses and vice versa.

ELIGIBLE HSA EXPENSES

To receive the tax advantages, funds must be spent on eligible purchases. Eligible purchases include payments made towards your deductible, coinsurance, over-the-counter medications, and other healthcare-related expenses including:

- **Medical and dental expenses**, such as coinsurance/copays, lab tests, acupuncture, chiropractic, alcohol/substance abuse treatment, childbirth classes, lactation supplies, and more.
- **Common over-the-counter medicines**, including acid controllers, acne medicine, allergy and sinus medicine, baby rash ointment, cold and flu medicine, feminine hygiene products, pain relievers, sleep aids, and more.
- **Medical equipment**, including crutches, walkers, and wheelchairs, arches and orthotic inserts, syringes, nebulizers, CPAP supplies, hearing aids, and more.
- **Vision expenses**, including eyeglasses, prescription sunglasses, contact lenses, laser eye surgery, and more.
- **Therapy services**, including counseling, occupational, physical and speech therapy, smoking cessation program, and more.

[Click here](#) for a detailed list of eligible expenses.

HOW TO PAY WITH AN HSA

1. **Use your HSA debit card.** When you have an eligible out-of-pocket expense, use your HSA debit card.
2. **Reimburse yourself.** If you pay for HSA-eligible expenses using non-HSA funds, you can still request reimbursement. Refer to HSA Bank's website for instructions.
3. **Write a check.** For a small fee, HSA Bank will provide you a checkbook.

WANT TO LEARN MORE?

For additional details on the Cigna CDHP + HSA medical plan, HSAs, and everything else benefits-related, visit pixbenefits.com.

THE FINE PRINT

This brochure is intended to provide a convenient summary of the Pixar benefit plans as of August 1, 2025.

It is not intended to be a legal document or guarantee of coverage. If there are any inconsistencies between the information in this brochure and the plan documents or contracts, the plan documents and contracts will prevail. You can request a plan description for health benefits, long and short-term disability benefits, life and AD&D benefits, flexible plan benefits, and 401(k) benefits, which will provide more information about each benefit plan.

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