

Healthcare Q&As
Updated December 4, 2008

Q: My spouse is in a health plan that prohibits my movement into the High Deductible Health Plan with Health Savings Account. Her open enrollment period is during April 2009. Will her change to a health plan that will allow my participation in the High Deductible Health Plan with Health Savings Account be a qualifying event that will allow me to change midyear?

A: A midyear change to enroll in the University's healthcare plan would be allowable in this circumstance so long as the spouse's employer's open enrollment date is different than the University's.

Q: If I elect the HDHP/HSA for 2009 but move back to the PPO for 2010, will I be eligible for a Flexible Spending Account for healthcare in 2010?

A: Yes, so long as you are not actively contributing to the HSA.

Q: Are employees who are eligible for Medicare but who do not participate in Medicare benefits eligible to enroll in the High Deductible Health Plan?

A: Yes. An employee who is only eligible for Medicare but is not actually enrolled for any of Medicare Parts A, B, or D is eligible to enroll in the High Deductible Health Plan and contribute to a Health Savings Account.

Q: How do the Flexible Spending Account dollars I have accumulated in 2008 apply to January through March of 2009 if I choose the High Deductible Health Plan with Health Savings Account for 2009?

A: Flexible Spending Account dollars accumulated in 2008 are available for use through March of 2009.

Q: What happens to my Health Savings Account funds upon my death?

A: Upon death, your Health Savings Account becomes the property of your spouse for use consistent with the rules that apply to health savings accounts. In the absence of a spouse, the Health Savings Account becomes part of your estate and is subject to taxation.

Q: If I and my spouse are over 55, is the additional \$1,000 catch-up contribution to our Health Savings Account (above the maximum) cumulative—does it become \$2,000?

A: No. The catch-up maximum catch-up contribution is \$1,000 and it is only applicable to the employee who is 55 or over.

Q: How do Vision and Dental work with my High Deductible Health Plan?

A: Dental and Vision benefits are not covered under the High Deductible Health Plan. Therefore, Health Savings Account monies spent toward dental and vision do not count toward the HDHP deductible, even though they are qualifying medical expenses under the HSA.

Q: Is the University's contribution to my Health Savings Account dependent on my contribution to the account?

A: No. The University will contribute to the health savings accounts of all employees who choose the High Deductible Health Plan, regardless to whether those employees contribute.

Q: Can I have both a Healthcare Flexible Spending Account and a Health Savings Account?

A: No. Participation in either precludes the other.

Q: Can I have a Dependent Care Flexible Spending Account and a Health Savings Account?

A: Yes.

Q: If I am out of state, does that mean I am out of the Anthem network?

A: Not necessarily. Anthem has providers all over the country. As long as you receive healthcare from an Anthem provider, you are in network. See www.anthem.com for more specific information.

Q: If I change from Employee Only to Employee + 1 during the year, how will this change affect the contributions to my Health Savings Account?

A: The employee's status on the dates of contribution (January 1, April 1, July 1, and October 1) will determine the corresponding amounts to be contributed.