

***Emailed to 2011 High Deductible Health Plan with Health Savings Account (HDHP/HSA) Participants on Thursday, January 13, 2011.***

***Subject Line: HDHP/HSA Information***

*As a High Deductible Health Plan with Health Savings Account (HDHP/HSA) participant, you may have some questions regarding your HSA, prescription drugs, and healthy reward programs. The information provided below will help answer some questions you may have and provide you with some tips in managing your HDHP/HSA.*

### **Funding a Health Savings Account (HSA):**

There are several options when it comes to funding your HSA. The annual employer contribution is deposited in your HSA on a quarterly basis in January, April, July, and October. The annual employer contribution for Employee Only coverage is \$1,400.00 (\$350.00 deposited quarterly), Employee + 1 Dependent coverage is \$2,600.00 (\$650.00 deposited quarterly), and Employee + 2 or more Dependents coverage is \$3,000.00 (\$750.00 deposited quarterly).

Voluntary pre-tax employee contributions to a HSA can be established, changed, or stopped at any time throughout the year. In order to make changes to a voluntary employee contribution, submit a 2011 Health Savings Account Salary Reduction Agreement, [http://www.wright.edu/hr/benefits/2011hsa\\_deduction.pdf](http://www.wright.edu/hr/benefits/2011hsa_deduction.pdf), to the Department of Human Resources. Please note, voluntary contributions to a HSA must be renewed on an annual basis.

Employer, employee, and healthy rewards program HSA contributions all count towards the federally established annual contribution maximums. For 2011 the annual contribution maximums are \$3,050 for Employee Only coverage and \$6,150 for those with Employee + 1 or Employee + 2 or more dependents coverage. Employees age 55 or older may be eligible to make an extra catch-up contribution of \$1,000.

### **Managing a Health Savings Account (HSA):**

You are responsible for managing your HSA and ensuring the monies used are for qualifying medical expenses. Publication 502 from the IRS website, [www.irs.gov](http://www.irs.gov), provides information and listings of qualifying medical expenses for a HSA. You should keep copies of medical receipts and explanations of benefits to verify the validity of expenses reimbursed from your HSA. Anthem will only send paper explanations of benefits in the mail if there is a member liability to pay a portion of the claim. Anthem has made all explanation of benefits available at [www.anthem.com](http://www.anthem.com). To access this information, you need to register at [www.anthem.com](http://www.anthem.com) by clicking 'Register', located on the right hand side of the homepage, under the 'Member Log In' fields.

Fifth Third Bank has an online banking system to help you manage your HSA; visit [www.53hsa.com](http://www.53hsa.com) to access your HSA. Select the 'Account Access' link towards the bottom of the page, and enter the user name and password you created when establishing the account online.

Fifth Third has also created a webinar/teleconference, "Anyone Can Join Us to Learn How Easy the Fifth Third Bank HSA Solution Can Be" which provides a demonstration of Fifth Third Bank's individual HSA platform and allows you to visually experience how to navigate the HSA online. The 30 minute webinar is available every Wednesday at 2:00 p.m. To access the online meeting visit, <https://www.livemeeting.com/cc/fifththird/join?id=QJM4FR&role=attend>. If you are prompted for a Meeting ID, enter QJM4FR (Entry Code is not required). You will be asked to enter a complete Name, Email, and Employer Name. To access the teleconference, call 877.534.8500, passcode: 7340176.

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### **Prescription Drugs:**

If you were covered under the Blue Preferred Primary HMO or Blue Access PPO plan in previous years, you would have used an Express Scripts card to fill prescriptions. As a HDHP/HSA participant, you will no longer use the Express Scripts card; instead you will use your Anthem card. Using your Anthem card to fill prescriptions allows the cost of the drugs to be applied towards the annual deductible.

To order maintenance/mail-order prescriptions online, you need to log-in at [www.anthem.com](http://www.anthem.com). Once you log-in, select the 'Refill a Prescription' link on the right hand side, which will display a drop down menu. On the drop down, select the 'Click here' link which will direct you to the pharmacy plan administrator website, Express Scripts. Even if you had an Express Scripts account in the past as a HMO or PPO participant, it is important for you to fill maintenance prescriptions this way so that the cost of the drugs will count towards your deductible.

### **Healthy Rewards Programs:**

You can earn Healthy Rewards as extra dollars in your HSA. A full listing of the Healthy Rewards may be found at <http://www.wright.edu/hr/HDHPHealthyRewards.pdf>. Please keep in mind, monies earned for taking part in the Healthy Rewards programs do count towards the annual contribution limit. In order to initiate the Healthy Rewards program, log-in to [www.anthem.com](http://www.anthem.com), and explore the pink 'Health & Wellness' bar. From this area of [www.anthem.com](http://www.anthem.com), you can complete the Health Assessment and gather information on starting the Healthy Lifestyles programs. You may receive a phone call from an Anthem Representative with information on signing up for Healthy Lifestyles and/or Health Coaching Programs.

### **2011 Changes to the HSA:**

Beginning January 1, 2011, the penalty tax for non-qualified expenses with a Health Savings Account will increase from 10% to 20%. Over-the-counter drugs will no longer be a qualified medical expense; medications and drugs must be prescribed by a doctor to be considered an eligible distribution. Visit <http://www.wright.edu/hr/benefits/2011otcupdate.pdf> and [http://www.wright.edu/hr/benefits/2011hsa\\_highlights.pdf](http://www.wright.edu/hr/benefits/2011hsa_highlights.pdf), for more information.

### **Contact Information:**

Fifth Third Bank - 888.350.5353 - [www.53hsa.com](http://www.53hsa.com)

Anthem - 888.224.4902 - [www.anthem.com](http://www.anthem.com)

The Department of Human Resources - 937.775.2120 - [www.wright.edu/hr](http://www.wright.edu/hr)

*If you have any questions, please feel free to contact the Department of Human Resources at [hr\\_benefits@wright.edu](mailto:hr_benefits@wright.edu). Thank you.*