Learn with Anthem

Understanding HDHP Plan
Travel Coverage
Nurseline
Health Savings Account (HSA)
Understanding Your HDHP Plan
Understanding Key Components of Your HDHP Plan

**Deductible:** A set amount that you pay before your plan starts paying for certain covered services.

**Coinsurance:** You and the plan share the cost of covered services after you have met your deductible.

**Out-of-Pocket Maximum:** The most you pay for covered health services each year. This maximum includes your deductible and coinsurance. This does not include your premium or contributions to any spending accounts.

**Premium:** The amount you pay to be enrolled in the plan.
## Blue Access HDHP Plan

<table>
<thead>
<tr>
<th>Benefits</th>
<th>In-network</th>
<th>Out-of-network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calendar Year Deductible</td>
<td>$2,000/$4,000</td>
<td>$2,000/$4,000</td>
</tr>
<tr>
<td>Co-insurance</td>
<td>100%/0% after deductible</td>
<td>70%/30% after deductible</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>$2,000/$4,000</td>
<td>$4,000/$8,000</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>Deductible then 0%</td>
<td>Deductible then 30%</td>
</tr>
<tr>
<td>Outpatient</td>
<td>Deductible then 0%</td>
<td>Deductible then 30%</td>
</tr>
<tr>
<td>Preventive (Age Appropriate screenings)</td>
<td>Covered in Full</td>
<td>Deductible then 30%</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>Deductible the 0%</td>
<td>Deductible then 30%</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>Deductible then 0%</td>
<td>Deductible then 30%</td>
</tr>
<tr>
<td>Office Visit (PCP)</td>
<td>Deductible then 0%</td>
<td>Deductible then 30%</td>
</tr>
<tr>
<td>Specialist Visit</td>
<td>Deductible then 0%</td>
<td>Deductible then 30%</td>
</tr>
<tr>
<td>Pharmacy</td>
<td>30-day Retail</td>
<td>30-day Retail</td>
</tr>
<tr>
<td></td>
<td>• Deductible then 0%</td>
<td>• Deductible then 0%</td>
</tr>
<tr>
<td></td>
<td>90 days Mail Order</td>
<td>90 days Mail Order</td>
</tr>
<tr>
<td></td>
<td>• Deductible then 0%</td>
<td>• Not covered</td>
</tr>
</tbody>
</table>
Network Advantage

Visit any licensed provider

• Provider Networks where you live, where you work or where you travel

• Largest network with 780,000 providers and 5,800 hospitals

• International coverage with BlueCard® Worldwide
  o Worldwide access to 899 hospitals and 6,819 physicians in 200 different countries

• Significantly more of U.S. News and World Report’s “Best Hospitals” (95%)

• Quality Networks for Transplants, Bariatric*, Cardiac and Cancer through Blue Distinction Network

• Cost Efficiency Network through Blue Precision for 12 different specialties including: Cardiovascular/Cardiology, Orthopedics, General Surgery, Gastroenterology, Neurology/Neurosurgery, Otolaryngology, Urology, Pulmonary, OBGYN, Oncology, Dermatology and Ophthalmology
## Claim Example – Single Enrollment

<table>
<thead>
<tr>
<th>Claim #1 Information</th>
<th>Plan Component</th>
<th>HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Echocardiogram (echo)</td>
<td>Copay</td>
<td>N/A</td>
</tr>
<tr>
<td>$972 (allowed amount)</td>
<td>Deductible</td>
<td>$972</td>
</tr>
<tr>
<td></td>
<td>Coinsurance</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Patient Total</strong></td>
<td></td>
<td>$972</td>
</tr>
<tr>
<td><strong>WSU Plan Total</strong></td>
<td></td>
<td>$0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Claim #2 Information</th>
<th>Plan Component</th>
<th>HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outpatient Laparoscopic Surgery – Facility</td>
<td>Copay</td>
<td>N/A</td>
</tr>
<tr>
<td>$12,866 (allowed amount)</td>
<td>Deductible</td>
<td>$1,028</td>
</tr>
<tr>
<td></td>
<td>Coinsurance</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Patient Total</strong></td>
<td></td>
<td>$1,028</td>
</tr>
<tr>
<td><strong>WSU Plan Total</strong></td>
<td></td>
<td>$11,838</td>
</tr>
</tbody>
</table>
# Blue Access HDHP/HSA Plan

## Claim Example – Family* Enrollment

### Claim #1 Information

<table>
<thead>
<tr>
<th>Plan Component</th>
<th>HDHP</th>
</tr>
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<tbody>
<tr>
<td>Echocardiogram (echo)</td>
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<tr>
<td>$972 (allowed amount)</td>
<td>Deductible</td>
</tr>
<tr>
<td></td>
<td>Coinsurance</td>
</tr>
</tbody>
</table>

**Patient Total** $972  
**WSU Plan Total** $0

### Claim #2 Information

<table>
<thead>
<tr>
<th>Plan Component</th>
<th>HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outpatient Laparoscopic Surgery – Facility</td>
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<tr>
<td>$12,866 (allowed amount)</td>
<td>Deductible</td>
</tr>
<tr>
<td></td>
<td>Coinsurance</td>
</tr>
</tbody>
</table>

**Patient Total** $3,028  
**WSU Plan Total** $9,838

*Family enrollment applies to employee + dependent(s)
Out of Network
What happens if I go out of network?

The HDHP plan provides benefits for out of the network providers of service; however non-network providers may balance bill you.

- **Example: Dr. Smith is an out of network provider, he bills Anthem $1,000 for a procedure**
  - Total charge - $1,000
  - The Usual and Customary Rate (UCR) for the procedure is $800
  - Anthem applies your non-network benefits based on a percentage of the $800 UCR rate
  - The non-network provider can bill you for the amount above the UCR.
  - Network providers agree to accept negotiated fees and do not balance bill patients for covered network services
## Blue Access Out of Network HDHP

### Claim Example – Single Enrollment

<table>
<thead>
<tr>
<th>Claim #1 Information</th>
<th>Plan Component</th>
<th>Patient Responsibility</th>
<th>WSU Plan Responsibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Echocardiogram (echo)</td>
<td>Total Charge</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$2,537.00</td>
<td>$972</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$777.60</td>
<td>80% UCR applied to Claim</td>
<td>$1,759.40</td>
<td></td>
</tr>
<tr>
<td>$1,759.40</td>
<td>Balance Bill</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Copay</td>
<td>$0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Deductible</td>
<td>$777.60</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Coinsurance</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Patient Total</strong></td>
<td></td>
<td>$2,537.00</td>
<td></td>
</tr>
<tr>
<td><strong>WSU Plan Total</strong></td>
<td></td>
<td>$0</td>
<td></td>
</tr>
</tbody>
</table>
What is BlueCard Worldwide®?

Enables Blue Cross and Blue Shield Plan members *traveling or living* abroad to obtain medical assistance and inpatient, outpatient and professional services from a network of healthcare providers worldwide.
Benefits to Members

✔ Peace of mind for members traveling or living overseas

✔ Single point of contact for medical assistance services 24x7x365

✔ Worldwide network of healthcare providers

✔ Access to provider information through BlueCard® Access Line 1.800.810.BLUE (2583)

✔ Centralized administration

✔ Easy program to use
World Access - Medical Assistance

- Provide referral to doctor or hospital
- Facilitate verbal translations between provider and member
- Perform medical monitoring of inpatient cases
- Review the care and treatment rendered
- Includes World Access staff speaking with:
  - the member
  - the treating medical officer
  - the member’s family and/or member’s primary physician
Access to Registered Nurses

Any time of the day or night
24/7 NurseLine

- 24/7 NurseLine provides access to a registered nurse over the phone 24/7, anytime, anywhere.
- Helps members understand their symptoms
- Increases understanding of medical condition or prescribed course of treatment
- Helps ensure members access the right care in the right setting
The 24/7 NurseLine program features include:

- A skilled clinical team – RN license
- Bilingual RNs, language line, and hearing impaired service
- Immediate physician support, as needed
- Comprehensive Audiohealth Library
- Quality assurance
  - Clinical record reviews
  - Satisfaction surveys
24/7 Nurseline
Member feedback

Your nurse was unbelievable in her knowledge of what to do and how to get the right care. She is a real asset to your health care system. She was also so friendly and kind you are lucky to have her as an employee and your clients are lucky.

Very helpful. I probably wouldn’t have gone to the hospital on my own, but both times the nurse instructed me to the hospital and I agreed it was the best decision. It helped me get the urgent care I needed immediately and couldn’t get elsewhere.

The last nurse that I spoke with was wonderfully caring and helpful.

It is great to have a reliable source to call when I need it often when my primary physician isn’t always available.

I always enjoyed talking to the 24/7 nurses.

All of the nurses are very pleasant which aids in the discussions about my health concerns. That really helps the situations (when help is needed).

After describing my symptoms I was told to get to the emergency room. There I was diagnosed with an appendicitis. I had arrived before it ruptured thank you to NurseLine.

Nurse was fantastic in demeanor and knowledge.
Pharmacy Coverage
Refill a script on-the-go: New mobile access to your prescription information

✓ Find a Mobile ID card (*medical + pharmacy*)
✓ Find a pharmacy
✓ Search and view medications
✓ Compare medication costs
✓ Order home delivery refills
✓ Check order status
✓ Schedule dosing reminders
Pharmacy Benefits Page

Anthem Blue Cross Blue Shield works with Express Scripts to administer some parts of your prescription drug plan. Some of the links below will redirect you to pages on the Express Scripts website.

**Pharmacy Self Service**
- Place an Order
- Order a Refill
- Renew a Prescription
- Start a New Prescription
- Switch to Mail Delivery
- Check Status
  - Check Order Status
  - Check on Renewal Request

**Pharmacy Benefits**
- Benefit Highlights
- Price a Medication
- Locate a Pharmacy
- Claims and Balances
- Additional Pharmacy Services

**Other Pharmacy Resources**
- Printable Drug Lists
- Request Prior Authorization
- Drugs Requiring Authorization
- Drug Alerts
- Drug Interaction Information

**Covered Members**
- JOHN

Member ID:
- WELLPOINT, INC.

Group:
Wright State University
Health Savings Account (HSA)
Education Session March 2015
What is a Health Savings Account (HSA)?

- An HSA is an account that allows you to save pre-tax dollars to help pay for medical expenses
  - You
  - Your Spouse
  - Your Children (generally a child that meets the IRS tax dependent definition)
- Earns interest on account balances
- Provides opportunity to save for future health care expenses and/or retirement by allowing you to invest funds in various investment platforms
- Must participate in High Deductible Health Plan (HDHP) as defined by IRS
HSA Funding

- **Employer Contributions**
  - Deposited to accounts on a quarterly basis

- **Employee Contributions**
  - Deducted from pay on a per pay basis
  - Deposited directly to HSA

- **Accounts**
  - Provided by Fifth Third

- **2015 IRS maximum contributions**
  - $3,350 Single
  - $6,650 Family
  - HSA account holders age 55+ can contribute an additional $1,000
HSA Qualified Medical Expenses (QME)

- Qualified Medical Expenses: expenses that would generally qualify for the medical and dental expenses deduction.
  - IRS Publication 502

- Qualified expenses include, but are not limited to:
  - Annual physical exams
  - Ambulance service
  - Chiropractor
  - Contact lenses and supplies
  - Eye exams
  - Eyeglasses
  - Hospital services
  - Orthodontia
  - Prescription medications
  - Therapy
  - Imaging (MRI, PET, X-ray)
  - Dental
<table>
<thead>
<tr>
<th>HSA Distributions</th>
</tr>
</thead>
<tbody>
<tr>
<td>o Fifth Third Bank</td>
</tr>
<tr>
<td>• Debit Card</td>
</tr>
<tr>
<td>• Online Banking</td>
</tr>
<tr>
<td>• Checks (fees apply)</td>
</tr>
<tr>
<td>o Accounts must be established in order to pay claims and receive funds</td>
</tr>
<tr>
<td>o Funds are available as they are contributed</td>
</tr>
<tr>
<td>o Pay claims as they occur or reimburse yourself at a later date</td>
</tr>
<tr>
<td>o Accounts are owned by one individual</td>
</tr>
<tr>
<td>• Spouse can’t co-own account</td>
</tr>
<tr>
<td>o Keep your receipts</td>
</tr>
</tbody>
</table>
Misuse of HSA

- IRS Audit
- 20% Penalties
- Income tax applied
- Accounts are the individual responsibility of the employee
Who Is Ineligible To Contribute to an HSA

- Employees ALSO enrolled in a Non-High Deductible Health Plan
  - Coverage through a spouse
  - COBRA
  - TriCare
  - Medicare

- An employee who has already made maximum contributions to an HSA in the same tax year

- Contributions cannot be made to an HSA if the individual can be claimed as a dependent on another person’s tax return

- Employees with access to FSA reimbursements
  - Your spouse’s FSA enrollment makes you ineligible
  - You can have a Limited FSA (LFSA)
HSAs Are Portable

- If you quit or are terminated the account and remaining funds belong to you.
- Funds continue to earn interest and you can continue to invest.
- Contributions can’t be made unless you continue to be covered by a IRS defined HDHP
- Continue to make withdrawals for qualified expenses
HSAs At Age 65

- Funds can be distributed for any expense
- No penalty applied
- Income tax applied at current tax bracket
HSA Tax Filing

- IRS Form 8889

- IRS Form 1099-SA (withdrawals)
  - Delivered approximately same time as W-2

- IRS Form 5498-SA (contributions)
  - Received after April 15th of each year
  - Potentially use W-2