

New River Valley Consortium Open Enrollment

July 1, 2009

Willis HRH

AGENDA

- I. **Medical**
- II. **Dental**
- III. **Vision**
- IV. **Health Savings Account**

Medical



New River Valley Consortium

Benefit plan options effective
July 1, 2009

Today's Agenda



- Networks
- Anthem.com
- 360 Health Programs
- Medical and Prescription Drug Plans
- Questions and Answers

KeyCare Provider Network



- PPO – Preferred Provider network
- 95% of available physicians in Western Virginia are in our PPO network and 100% of all acute care hospitals
- Any provider can be accessed, NO referrals are necessary
- Provides in and out-of-network benefits



Coverage While Traveling



- With Anthem Blue Cross and Blue Shield PPO programs, you and your covered dependents have coverage nationally and internationally.
- To access providers in the U.S. or internationally

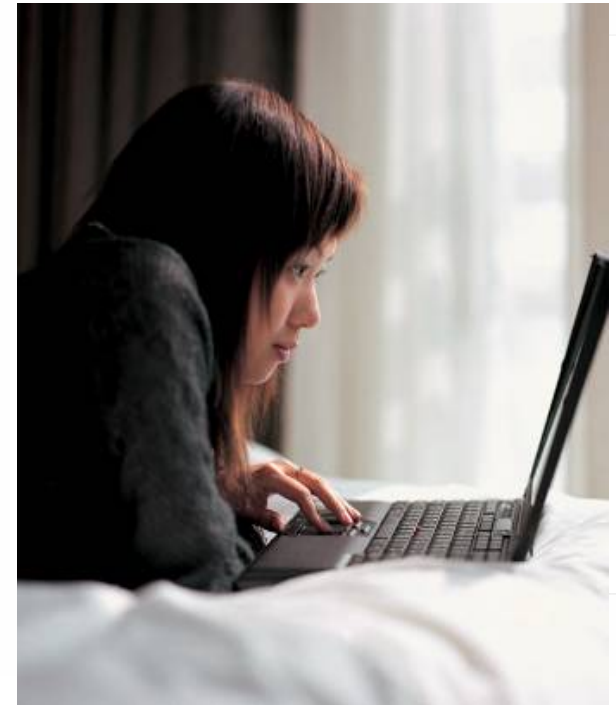
www.anthem.com or 1-800-810-BLUE



Visit us at Anthem.com



- Our **Member Self Service** tool is **easily accessible** through anthem.com and provides our members with the ability to manage their benefits and health care needs.
- Find a participating physician, hospital, or other healthcare provider including directions
- Print a customized directory
- View claims status
- Get personalized health information through MyHealth@Anthem
- Request an identification card



- **Provider Finder**
- Select the **Members** tab
- Select **Virginia** from the drop down box
- Click **Enter**
- Click on **Find a Doctor**
- Select **Virginia** from the list of states (for vision or pharmacy select those options)
- Select the appropriate plan - **Anthem KeyCare PPO or Lumenos Plans**
- Select **provider type** or **specialty**
- Enter **provider address** or **demographic info**

Visitors		<p style="font-size: 24px; font-weight: bold; color: white;">Welcome to Anthem Blue Cross and Blue Shield</p> <p style="color: white;">To enter site, click here:</p> <div style="border: 1px solid white; padding: 2px; display: inline-block;">Virginia</div> <div style="background-color: #FFA500; padding: 5px 15px; margin-top: 5px;">Enter</div>	<p style="font-weight: bold;">Not A Member Yet?</p> <p>Don't have insurance through your employer and looking for coverage for you or your family?</p> <div style="background-color: #FFA500; padding: 5px 15px; text-align: center; margin-top: 10px;">Get a Quote</div>
Members			
Brokers/Producers			
Providers			
Employers			

<p style="font-weight: bold; color: white;">Register Now</p> <p style="color: white;">Sign up now and enjoy secure access to your personalized information</p> <div style="background-color: #FFA500; padding: 5px 15px; text-align: center; margin-top: 10px;">Register</div>	<p style="font-weight: bold; color: white;">Login</p> <p style="color: white;">Access personalized member services and information.</p> <div style="background-color: #FFA500; padding: 5px 15px; text-align: center; margin-top: 10px;">Login</div>	<p style="font-weight: bold; color: white;">Find a Doctor</p> <ul style="list-style-type: none"> <li style="background-color: #0070C0; color: white; padding: 2px 5px; margin-bottom: 2px;">▶ LifeAfter50 <li style="background-color: #0070C0; color: white; padding: 2px 5px; margin-bottom: 2px;">▶ Drug Discounts <li style="background-color: #0070C0; color: white; padding: 2px 5px; margin-bottom: 2px;">▶ en Español <li style="background-color: #0070C0; color: white; padding: 2px 5px;">▶ MyHealth@Anthem 	<p style="color: #0070C0;">Need to find a Doctor or Hospital? Check the Online Provider Directory.</p> 
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Anthem | Affiliates

Anthem Affiliates which do not offer Blue Cross and Blue Shield branded products and services:

- ▶ [Anthem Prescription Management](#)
- ▶ [Anthem Life Insurance Company](#)
- ▶ [AdminaStar Federal](#)
- ▶ [OneNation Benefit Administrators](#)
- ▶ [Other Affiliate Information](#)

Members | Spotlight

Flu shots, pneumonia shots, FluMist™, and antiviral medications are a covered benefit under most health plans. For specific coverage information, check your plan document or call the number on your ID card.

- ▶ [Anthem and WellPoint Complete Merger \(11/30/2004\)](#)
- ▶ [Investor Relations - Information on WellPoint, Inc. \(formerly Anthem, Inc.\)](#)
- ▶ [Anthem and WellPoint Announce Merger Approval by California Department of Insurance \(11/09/2004\)](#)
- ▶ [For up to date flu vaccine information, please refer to the Centers for Disease Control and Prevention](#)
- ▶ [For more flu information, visit MyHealth@Anthem's Cold and Flu center](#)

Provider Directory : Virginia

[State/Directory Selection](#) > [Plan Selection](#)

Plan Selection

[? Help](#)

Select One

[View More Information](#) about the selected plan.

[Commonwealth of Virginia and The Local Choice members click here.](#) [GE Members click here.](#)

Choose a Search Type

The screenshot displays the 'Provider Directory : Virginia' search results page. The navigation bar at the top includes links for Members Home, Health Information, Plans & Benefits, Member Services, Communications, and About Us. The breadcrumb trail shows the path: State/Directory Selection > Plan Selection > Guided Search > Search Results. The search results are displayed in a table with columns for 'Provider Listing' and 'Distance'. Two providers are listed: Robert T. Greenfield, MD (Obstetrics & Gynecology) and Scott Greenfield, MD (Family Practice). Each provider listing includes contact information and links for 'View More Detail', 'Add to my Short List', and 'View Map'. A 'Download in PDF' link is also present. The sidebar on the right contains 'Helpful Tools & Links', including 'Search History' (with a red box around 'Search for a Physician'), 'My Short List', and a search filter for 'medical'.

- Provider Directory
- Multiple Providers
- Multiple Search parameters
- Personalized PDF directory (print or e-mail)

Welcome

[? Help](#)

Welcome to Member Self-Service, a personalized site that is secure, simple to navigate and designed with you in mind. Here we offer you the convenience of accessing health plan services, health wellness information, an online provider directory and Health Care Decision Tools that only Anthem members can access. Managing your health has never been easier.

Getting Started

- **[Service Your Account](#)**: Check the status of your claims, view authorizations/referrals, request an ID card, download forms, view and update your personal information and manage your policy.
- **[Provider Directory](#)**: Find providers and facilities; get driving directions; check patient satisfaction scores for primary care physicians; print or e-mail personalized directory.
- **[Message Center](#)**: Your online resource for secure communications with Anthem.
- **[Anthem Prescription Management](#)**: For members who receive pharmacy benefits through Anthem Prescription Management (APM), Your Online Pharmacy is a collection of pharmacy services and helpful tools to assist you in managing your prescription orders and benefits.
- **[Healthcare Advisor](#)**: Learn about medical conditions, procedures and your treatment options. Compare hospital quality to help find the right hospital for your procedure.



Find A Doctor

Search our provider directory when you need a doctor, hospital, pharmacy or other health care provider. [more](#)

MyHealth@Anthem
powered by *WebMD*

Health information on a wealth of topics. [more](#)

- **After Log-in**
 - Member Self Service
 - Secure communications
 - Member Empowerment Tools

Policyholder: BOB SMITH
Policy Number: 000331234
Employer/Group: APEX CORPORATION
Group Number: AB123654
Day Phone: (804) 555-1212
Evening Phone: (804) 555-9090

Address: 
1802 BAYBERRY COURT
RICHMOND, VA 23226

Manage Your Policy

- [View Claims](#)
- [Request an ID Card](#)
- [Download Forms](#)

Your membership belongs to an electronically enrolled group. If you have changes to your name, address, or telephone numbers, please contact your Benefits Manager.

Member Coverage Information

Name: BOB SMITH
Date of Birth: 05/28/1966
Coverage Status: Active
Effective Date: 01/01/2005

- [View Authorizations/Referrals](#)
- [Add Other Carrier](#)
- [View/Change PCP](#)

Name: NANCY SMITH
Date of Birth: 01/21/1968
Coverage Status: Active
Effective Date: 01/01/2005

- [View Authorizations/Referrals](#)
- [Add Other Carrier](#)
- [View/Change PCP](#)

- **Member Self Service**

- Claims status
- View Authorizations
- Request ID card
- View and update personal info
- Secure communications

Claim Detail

Help

Patient Name:
Bob Smith

Date of Birth:
05/28/1966

[View Claims for Another Patient](#)

Dates of Service:
11/09/2004 - 11/09/2004

Provider:
TRACEY ROE

Claim Number:
04316A002580

Processed Date:
11/23/2004

Date Provider Notified:
11/23/2004

Total Charge:
\$131.00

Our Total Claim Payment:
\$87.62

Total Copay:
\$15.00

Total Deductible:
\$0.00

Your Total Responsibility:
\$15.00

Answers@Anthem

- Search the Provider Directory
- Message Center
- Anthem Prescription Management
- Healthcare Advisor

more

Policy Information

Policy Holder:
Bob Smith
Policy Number:
000331234
Employer/Group:
Apex Corporation

Claim Line Detail

Help

Results 1-2 of 2

Service Description	Charge	Our Payment	Co-Pay	Deduct.	Coins.	Your Resp.	Status	Remark Code
OFFICE VISIT	\$114.00	\$71.70	\$15.00	\$0.00	\$0.00	\$15.00	Approved	
MEDICAL	\$17.00	\$15.92	\$0.00	\$0.00	\$0.00	\$0.00	Approved	

Results 1-2 of 2

- Claims Status
 - Same info as EOB
 - 24 months history

Message Center Home | Contact Member Services

MESSAGEcenter

[? Help](#)

	Inquiry No.	Subject	Message Will Be Deleted After
<input type="checkbox"/> 	161	Benefits, Prescription, Enrollment Inquiry	3/10/2003 8:51:18 AM
<input type="checkbox"/> 	125	Benefits, Prescription Inquiry	2/28/2003 8:30:04 AM

Delete

Messages are automatically deleted after 30 days of inactivity. Once messages are deleted, they are deleted permanently and cannot be retrieved.

- **Secure eMail**

- Once logged on, the member can access the secure message

MESSAGEcenter

[? Help](#)

[Delete](#)

[Reply](#)

[Print](#)

[Back to Message Summary Page](#) | [Previous](#) | [Next](#)

Inquiry No.: 161
Subject: Benefits,Prescription,Enrollment Inquiry
Date Initiated: 3/7/2003 8:51:18 AM
Date Last Updated: 3/7/2003 8:51:18 AM
Message Expires After: 3/10/2003 8:51:18 AM

Message Thread: I will be happy to assist you. What is your question?

Message Follows:

I have a question about my enrollment.

[Delete](#)

[Reply](#)

[Print](#)

[Back to Message Summary Page](#) | [Previous](#) | [Next](#)

- Secure eMail

Home

Family & Home Products

Books & Educational Tools

Health & Beauty

Vision Care

Fitness & Weight Management

Alternative Therapy

Global Search

Keyword

All Categories

SEARCH

SpecialOffers Gift Shop

Find Great Savings on these holiday items:

- Visit Healthyroads "My Store" for discounts on thousands of dietary supplements and other wellness products. [more](#)
- Take advantage of 5% savings for all Anthem members on Featured Titles at Barnes & Noble.com. [more](#)
- babystyle is the premier one-stop baby/maternity



babystyle*

Save 15% at babystyle

babystyle is the premier one-stop baby/maternity shop of today's busy women.

[MORE INFO](#)

[LINK TO OFFER](#)

[SIMILAR SAVINGS](#)



Barnes & Noble.com

Health and wellness books at Barnes & Noble.com

Take advantage of 5% savings for all Anthem members on featured titles at Barnes & Noble.com.

[MORE INFO](#)

[LINK TO OFFER](#)

[SIMILAR SAVINGS](#)



Jenny Craig

Jenny Craig - it works!

Receive a 30-day trial from Jenny Craig and Anthem or 50% off Gold or Platinum memberships. Jenny Craig will craft a personalized weight loss program to help you achieve and maintain your weight loss goals.

[MORE INFO](#)

[LINK TO OFFER](#)

[SIMILAR SAVINGS](#)



Healthyroads

Save up to 40% on wellness products

Visit Healthyroads "My Store" for discounts on thousands of dietary supplements and other wellness products.

[MORE INFO](#)

[LINK TO OFFER](#)

[SIMILAR SAVINGS](#)

• Special Offers @ Anthem

- Discounts on health products and services, health clubs, weight loss, acupuncture, Lasik surgery, vitamins

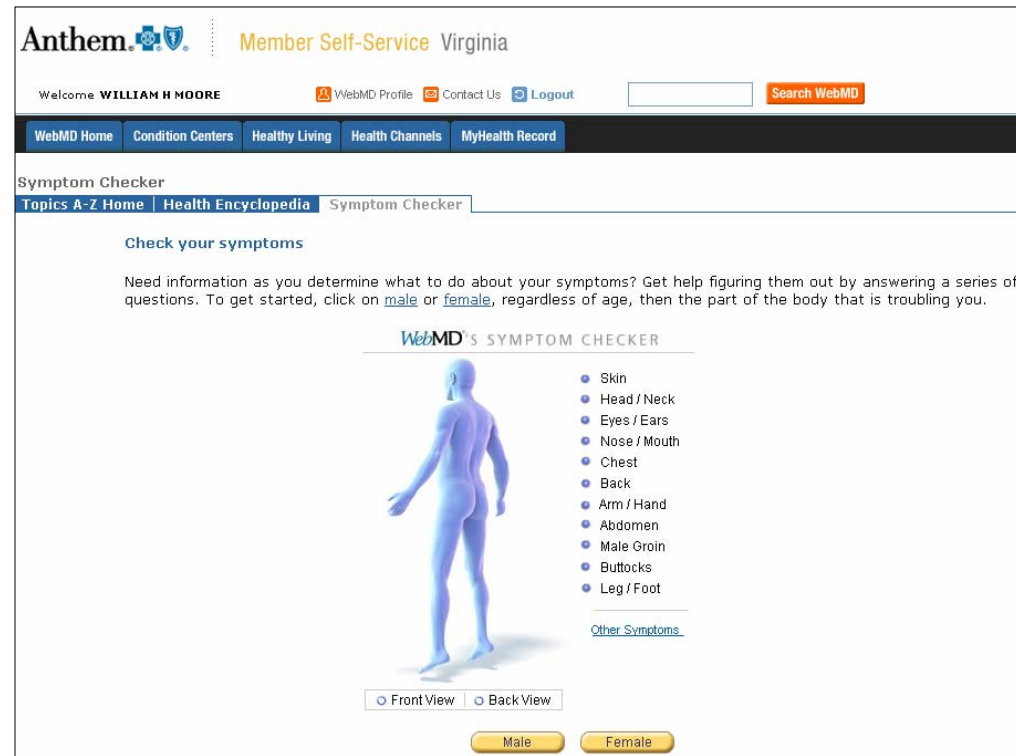
360° Health Extras



- **MyHealth@Anthem**

- Members who register on MyHealth@Anthem have access to a WebMD-powered personalized health center with interactive resources like:

- Condition Centers
- Physician Pre-Visit Questionnaire
- Symptom Checker
- Child Health Manager
- LEAP Fitness Program
- Nutrition Center



Our Symptom Checker uses a 3-D graphic of the human body to help members convey their symptoms

360° Health Extras



• SpecialOffers@Anthem

- Discounts on Health and Wellness Products and Services from leading national vendors
- *Just for Anthem Members*

- Fitness clubs
- Weight management
- Smoking cessation
- Books and videos
- Alternative medicine
- Vitamins, minerals, and herbal supplements
- Laser Vision Correction Surgery

The screenshot shows the SpecialOffers@Anthem website. At the top, it says "SpecialOffers@Anthem" and "Provided for the health & wellness of Anthem customers". There are navigation tabs for Home, Family & Home Products, Books & Educational Tools, Health & Beauty, Vision Care, Fitness & Weight Management, and Alternative Therapy. A Global Search bar is on the left. The main content area features four featured offers:

- babystyle***: Save 15% at babystyle. babystyle is the premier one-stop baby/maternity shop of today's busy women. Includes "MORE INFO", "LINK TO OFFER", and "SIMILAR SAVINGS" buttons.
- drugstore.com**: Save 5% off on every order at drugstore.com. With more than 19,000 health and wellness products offered, drugstore.com provides you with a convenient, private and informative shopping experience. Includes "MORE INFO", "LINK TO OFFER", and "SIMILAR SAVINGS" buttons.
- Jenny Craig**: Jenny Craig - it works! Receive a free 30-day Tune Up trial program from Jenny Craig and Anthem, 50% off the On Track program or 20% off Jenny Rewards. Includes "MORE INFO", "LINK TO OFFER", and "SIMILAR SAVINGS" buttons.
- Healthroads**: Save up to 40% on wellness products. Visit Healthroads "My Store" for discounts on thousands of dietary supplements and other wellness products. Includes "MORE INFO", "LINK TO OFFER", and "SIMILAR SAVINGS" buttons.

Below these is a "More Great Savings" section with an offer from National Allergy Supply: "15% Off Allergy, Asthma & Sinus Relief". It includes "MORE INFO" and "LINK TO OFFER" buttons.

On the right side, there is a "SpecialOffers Top Offers" section with two items: "Butt Out" (When you're ready to quit, Anthem is here to help.) and "Eat Right" (Savings on everything you need for a healthy diet).

•Members can save 20-40% on over 2,500 products through our extensive discount programs

- **Anthem 24/7 Nurseline**
- Our information hotline provides access to a registered nurse over the phone anytime, anywhere, 24 hours a day, 7 days a week. Call for assistance or just to hear a reassuring voice.
 - Helps members assess symptoms
 - Increases understanding of medical condition or prescribed course of treatment
 - Ensures members have the right care in the right setting



29% of PPO callers were directed to the emergency room.

- Condition Care

- Our programs provide personalized support tailored to the needs of each member to improve their health while reducing medical costs.
 - Multi-specialty team approach that includes registered dietitians, clinical social workers, pharmacists, and exercise physiologists
 - Dedicated care managers provide a wide variety of educational tools to help members manage their health.

Includes the following conditions:

Pediatric or Adult Asthma

Chronic Obstructive Pulmonary Disease (COPD)

Heart Failure (HF)

Coronary Artery Disease (CAD)

**Pediatric or Adult Diabetes –
Types I and II**

Low Back Pain

Musculoskeletal Conditions

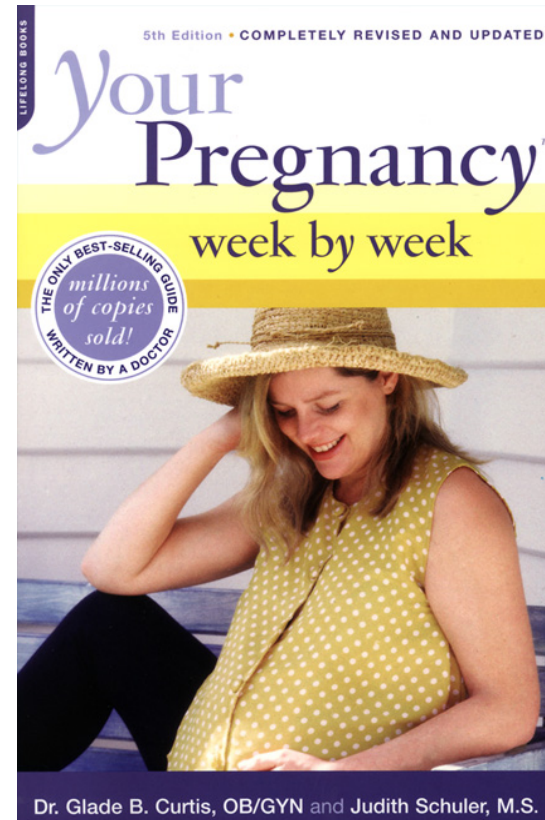
Vascular At-Risk

360° Health Guidance



Future Moms

- Helps expectant women establish a healthy lifestyle for a healthy pregnancy.
- Follows progress from the first trimester through delivery
- Helps identify at-risk pregnancies and provides the care and support needed for full-term healthy births
- Obstetrical nursing support for both high-risk and non-high-risk expectant mothers
- Post-delivery follow-up, including postpartum depression, assessment, and education
- Members have 24/7 phone access to obstetrical nurse



Future Moms is a HERA Award Winner for improvements in Women's and Children's Health Outcomes

Transition of Care



- Applies when a member is receiving services from a non-participating provider for an unstable or intense medical condition.
- Member may apply for Transition of Care and if approved services will be covered at the in-network level of benefits.
- Examples of transition of care cases include:
 - Newly diagnosed cancer, patient is undergoing surgery, chemo or radiation
 - Women in 3rd trimester of pregnancy
 - Organ transplant candidate
 - Any immediate (4 to 6 weeks) post-surgical follow up visit
- Short-term, not to exceed 6 months for the specified condition
- Complete a Transition of Care form and submit to Anthem for review by Anthem's medical staff.

Customer Service Contacts



- Pre- enrollment line is available as of May 4
1-866-263-0361
Hours are 9 am to 5 pm
- Customer Service is available to answer
your questions one you are enrolled
KeyCare PPO Customer Service
1-800-451-1527
Lumenos HSA Customer Service
1-800-582-6941
- CS Hours - Monday through Friday 8 am to 6 pm



We thank you for this opportunity to
continue provide health insurance
coverage for you and your family!



Dental

A photograph of a young girl with blonde hair, smiling broadly. She is wearing a white shirt and is being hugged from behind by an adult wearing a white sweater. The background is bright and out of focus.

Delta Dental Premier[®]

unparalleled network access

- More than 194,900* dentist locations across the nation
 - Largest network of full-time, credentialed dentists offered by any dental benefits carrier
 - Freedom to choose any dentist
 - Incentives and lower out-of-pocket costs with participating dentists
- No balance billing
- Network dentists are paid directly, so there's no paperwork for patients to file

*Source: Delta Dental Plans Association data, December 2008



Healthy Smile, Healthy You[®]

As a result of the growing evidence connecting oral health to overall health, Delta Dental has developed a program designed specifically with your employees in mind: *Healthy Smile, Healthy You*. As a part of your dental benefits package, this innovative program provides additional benefits for two important health conditions connected to oral health:

- ▲ **Pregnant members** enrolled are eligible for one additional cleaning or periodontal maintenance procedure during the term of the pregnancy, regardless of normal plan limits.
- ▲ **Diabetic members** enrolled are eligible for one additional cleaning or periodontal maintenance procedure beyond the ordinary limit per benefit period.

Customer Service Excellence



- Delta's call center has earned the BenchmarkPortal certification for world-class customer service
 - Purdue University's Center for Customer-Driven Quality awarded "Center of Excellence" certification
- Audit benchmarked our performance against comparable call centers, including all major competitors.
- **We outranked all other call centers in the dental benefits industry!**



Web-based tools

Secure access to the entire system through www.deltadentalva.com

- **Subscribers can:**

- Log in to secure website / change your password
- Subscriber Connection Demo – view an online tutorial that shows how to access benefits information online, including how to register, find a dentist, track claims and much more.
- Find a dentist
- Access contact information for Delta Dental of Virginia
- Download forms
- Access product information
- View and print subscriber ID card
- View and print Member Handbook and Evidence of Coverage
- View their benefits, balance amounts and claims information
- Learn more about the importance of oral health through our oral health resource center

Vision

Your Vision is Our Focus

New River Valley Consortium



UnitedHealthcare VisionSM

The Importance of Vision Care

- Did You Know?
 - Visual impairment is one of the 10 most frequent causes of disability in the United States.
 - Routine Eye Exams provide an opportunity for spotting systemic health problems such as diabetes, hyper-tension, multiple sclerosis, brain tumors, Lupus, AIDS, osteoporosis, rheumatoid arthritis, and Grave's disease.
 - In the year 2007:



- 75% of U.S. adults used some form of vision correction.
- Of those adults, 64% wore eyeglasses; 20% wore contact lenses, 4% had vision correction surgery, and 12% wore reading or computer glasses.
- *21% of adults not using vision correction said that they should be.*

Caring for Your Vision Health

- Nearly 90% of computer users will one day develop a vision problem related to computer use (Computer Vision Syndrome).
- To reduce your risk of Computer Vision Syndrome (CVS):
 - Remember 20-20-20: While on the computer, take a break every 20 minutes and spend 20 seconds looking at something 20 feet away.
 - Right Light: Keep bright lighting overhead to a minimum. Keep your desk lamp shining on your desk, not on you. Try to keep window light off to the side, rather than in front of or behind you to avoid glare. Close your window blinds and/or use an anti-glare screen protector.

— Computer Specs: Your eye doctor can prescribe a pair of glasses specifically



Your Vision Program

- **Out-of-Network Claims:**
- If you choose an out-of-network provider, you will be required to pay the provider up-front, then submit your receipts for reimbursement.
- Receipts for services/materials purchased out-of-network should be sent to:
 - UnitedHealthcare Vision Claims Department
 - PO Box 30978
 - Salt Lake City, UT 84130
 - Fax: (248) 733-6000



Savings at a Glance

	Sample Retail Cost*	Standard Plan Option	Enhanced Plan Option
Exam	\$55	\$10	\$15
Materials Copay	\$0	\$20	\$15
Polycarbonate Lenses	\$85	\$30	\$0
Standard Scratch-Resistant Coating	\$28	\$0	\$0
Frame \$130 Retail cost \$50 Wholesale cost	\$130	\$0	\$0
Progressive Lenses	\$150	\$70	\$0
Anti-Reflective Coating	\$60	\$40	\$0
UV Coating	\$25	\$16	\$0
Member Pays:	\$533	\$186	\$30



UnitedHealthcare Vision's National Provider Network

- More than 30,000 Providers Nationwide
- 60% Private Practice / 40% Retail Chain Providers
- Overall In-Network Utilization is 94%



UnitedHealthcare VisionSM

**Our vision program will keep you
seeing well and looking great!**

Enroll today!



UnitedHealthcare VisionSM

Health Savings Account

Health Savings Accounts Presentation for



For 2009-2010 Plan Year

What Is a Health Savings Account?

- Coupling of high deductible health insurance
 - +
 - A tax-free medical IRA
 - *It's use it or keep it!*

Benefits of an HSA

- An HSA provides several financial benefits:
 - ❖ Tax deductible contributions to your savings account
 - ❖ Tax free dollars to pay for qualified medical expenses
 - ❖ Tax free growth of your investment
 - ❖ Keep the savings you don't use
 - ❖ Take the plan with you if you change jobs

Other Potential Advantages

- Lower insurance premium
- Opportunity to control expenses
- Employer contribution
 - Single - \$1,260 per year)
 - Family - \$ 2,508 per year
 - (50% in January, 50% in July)
- Supplement retirement

Tax Provisions

- Contributions to HSA account through payroll withholding are pretax
- Withdrawals from account for eligible medical expenses are tax free
- Withdrawals for non-eligible expenses are included in gross income, plus 10% penalty (waived after Medicare eligibility, death, or disability)

Eligibility for Enrolled Employee

- Covered under a qualified high deductible health plan on the first day of the month
- Not covered by any other health plan
- Not covered by spouse's Medical FSA
- Not enrolled in Medicare Part A
- No VA benefits in past 90 days
- Not claimed as dependent on another person's tax return

High-deductible Health Insurance

- One of the options of your health plan
- Calendar year deductible
 - Single - \$ 1,250
 - Employee only
 - Family - \$ 2,500
 - Employee + spouse
 - Employee + child
 - Employee + family
- 80% coverage above deductible

Putting Money in the Account

Contributions

- Employee can payroll withhold or contribute direct
- No minimum employee contribution

HSA Maximum Annual Contribution

- For 2009:
 - Single – \$3,000
 - Family – \$5,950
- Catch-up provision
 - Age 55 and over by December 31, 2009
 - \$1,000 in 2009 and beyond
-

HSA Maximum Annual Contribution

- Employee 2009 contributions can be made anytime up to April 15, 2010
- There is a penalty for over contributing:
 - Income tax plus 6% of excess contribution
- Full contribution allowed even if insured for partial year – testing period applies
-

HSA Investment Options

- The Vanguard Group[®] of no-load mutual funds - 22 to choose from
- Fulton Bank Debit Card pays:

<u>Balance</u>	<u>APY*</u>
\$ 0 - 99	0.00%
\$100 - \$999	0.15%
\$1,000- \$4,999	0.50%
\$5,000 - \$14,999	1.00%
\$15,000+	1.50%

* Subject to change – see web site for most recent rates

Getting Money Out of the Account

HSA Tax-free Withdrawals

- Eligible medical expenses before insurance deductible
- Prescription drugs and dental expenses
- Eyeglasses or contact lenses
- All medical expenses as defined by IRS publications 969 and 502

Eligible Insurance Premiums

- Certain insurance premiums – qualified LTC, COBRA, and health care coverage while receiving unemployment compensation
- Medicare eligible may pay ER-sponsored health premiums and Medicare parts B and D
- Cannot use HSA for Medigap premiums
- Cannot pay premiums for HSA health insurance policy

HSA - *TAXABLE* Withdrawals

- May withdraw at any time for any reason
- These withdrawals are subject to income tax
- Taxable withdrawals taken before age 65 or disability are subject to additional 10% penalty

HSA - How to Withdraw

- From the Vanguard fund - submit reimbursement form to Health Savings Administrators (fax, mail, or online)
- Shares will be redeemed and a check will be sent to the employee
- Approximate 2-week turnaround
- From Fulton Debit - Use debit card to pay provider - After EOB

Other Issues

Flexible Spending Account

- You cannot participate in a full FSA
- You can participate in a dependent childcare FSA

Beneficiary

- If spouse is named as beneficiary, HSA continues on, unchanged, untaxed
- If anyone else is named as beneficiary, HSA is taxable to recipient as any other IRA account

What If I Terminate or Retire?

- Account belongs to you - take it with you
- Can continue to pay medical expenses tax free - even after Medicare eligibility
- Always available for self, spouse, and tax dependents' medical expenses

What If I Terminate or Retire?

- Employer contributions will cease at termination or retirement
- You cannot make further contributions unless covered by another HSA insurance policy

HSA Fees

- One-time setup fee \$20.00 Pd by Pulaski County
- Administration fee \$36.00/year Pd by Pulaski County
- Employee Account Maintenance Fee
 - Vanguard Funds - .0008 times account balance each quarter (\$.80/\$1000)
 - OR
 - Debit Card - \$2.00 per month for balances under \$2,500.

Account Access and Info

- View your account at any time at www.HSAadministrators.com
- Quarterly statements mailed to employee
- HSA information:
www.hsaadministrators.info

What Is Best for You?

- Depends entirely on your individual circumstances and objectives
- Consider your health and your financial situation

How Do I Sign Up?

- Select the HSA high deductible insurance option
- Complete the Health Savings Administration enrollment form
- Your insurance and your health savings account are both effective July 1, 2009

Contact Us

- Health Savings Administrators
- **In Richmond:** 804-378-7756
- **Toll free:** 888-354-0697
- **Online answers:** www.hsaadministrators.info
- **Email:** info@HSAadministrators.com
- **Website:** www.HSAadministrators.com

Questions??