

you & your HSA

**Understanding your Health Savings Account
And
High Deductible Plan**



IMPLEMENTATION

Open Enrollment process went well.

- **A few “bumps”.**
 - **USA PATRIOT ACT required additional information from some employees.**
 - **Address changes**
 - **Marital status changes**

New Hires coming onboard.

- **Most will get letters asking to verify new addresses.**



SHOW ME THE MONEY! CONTRIBUTIONS

SO FAR...

Biweekly employees:

- **One employer contribution, two employee contributions**

Monthly employees:

- **One employer contribution, one employee contribution**

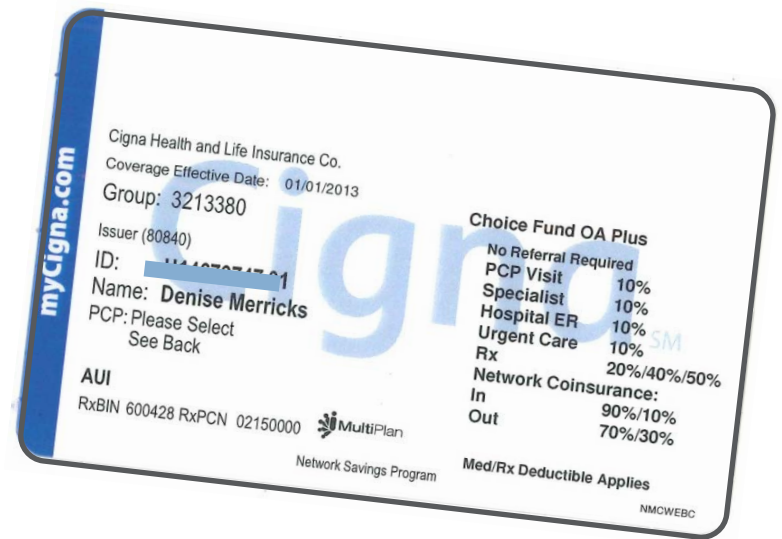
How much should I have?

- **Employer contributions - quarterly.**
- **\$187.50 single accounts/\$375.00 family accounts**
- **First contribution made the week of January 3rd**
- **Next contribution will be the week of April 3rd**
- **Employee contributions - per pay period.**



HOW DO I USE MY ACCOUNT?

Everyone should have a new Cigna Card and an HSA Debit Card from Chase



AT MY VISIT, PHARMACY, ETC...

Show your new Cigna ID card.

- NO COPAYS with the high deductible plan.
- At an in-network provider, you shouldn't have to pay anything up front.
 - Let them process the bill first – discounts should be applied by Cigna.
 - Wait for your explanation of benefits (EOB). Compare to provider's bill, then pay.

Remind providers how to code/bill...

- Preventive visits must be coded correctly to be paid at 100%.
- If you need treatment other than preventive, review all options for lower cost treatments that could be just as effective.

At the Pharmacy

- There are big differences in price depending on where you go.
- Ask for generics if they are available.
- It pays to do your homework. Shop online where possible.
- You pay 100% of the discounted rate until your deductible is met.
 - Can be expensive – but closer to your deductible sooner.



PAYING FOR IT... USE YOUR HSA CARD

Use your HSA card as a credit card:

- At the pharmacy for qualifying prescriptions and expenses.
- At the dentist or eye doctor.
- To buy glasses or contacts, and solutions.

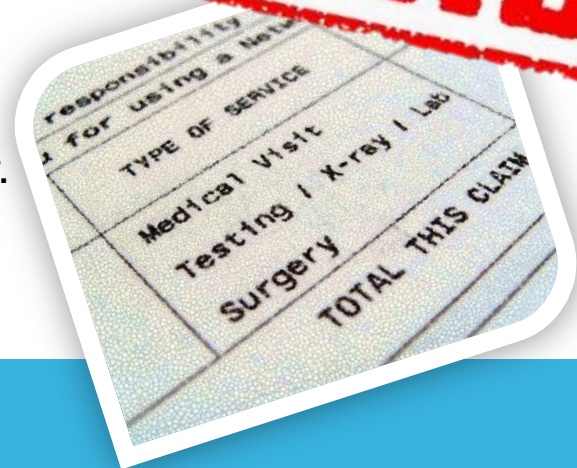
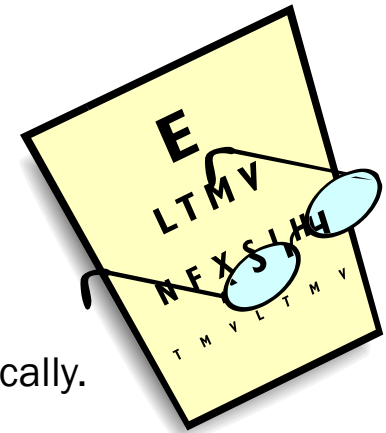
Use www.mycigna.com to pay bills after they process:

- Set up payees within the system to pay with checks or electronically.
 - You can set yourself up as a payee.
 - Credit cards
 - Directly to providers

What if you don't have enough in your HSA?

- Pay yourself back after another deposit is made.
- Hardship assistance available in emergency situations.
- Change your HSA contributions to get the money sooner.

KEEP YOUR RECEIPTS & EOBs FOR YOUR RECORDS !!

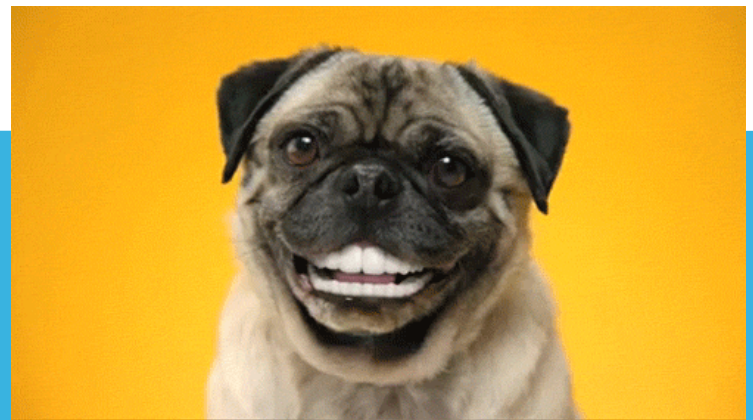


ABOUT THE DEDUCTIBLES...

Remember you can use the HSA card to pay for your qualifying vision and dental expenses.

These expenses will NOT apply to your medical plan deductible. HOWEVER – Be sure to present your dental and vision cards at the time of service!

Out-of-network costs apply to your In-network deductible, but not the other way.





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Your Journey to Health Starts Here

Take your health assessment to identify risks and improve your health.

[TAKE MY HEALTH ASSESSMENT](#)

Please note: Each person taking the Health Assessment must register separately on myCigna, and then log in with their own User ID and Password.



ID Cards

Request a new ID card or print a temporary one.
[Get started now](#)



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REVIEW MY COVERAGE

MANAGE CLAIMS & BALANCES

FIND A DOCTOR OR SERVICE

CIGNA HOME DELIVERY PHARMACY

ESTIMATE HEALTH CARE COSTS

MANAGE MY HEALTH

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ACCOUNT BALANCE

Health Savings Account

Available Cash Balance: \$787.55

[-View Coverage](#)

DEDUCTIBLE TRACKER

MEDICAL

FROM: 01/01/2013 To Present

FOR: Family

CIGNA In-Network Deductible: \$3,000

Remaining.....\$3,000.00

\$0 \$3,000

Out-of-Network Deductible: \$6,000

Remaining.....\$6,000.00

\$0 \$6,000

[View Details](#)

Manage Claims & Balances

Recent Claims

MEDICAL PRESCRIPTION

View: DENISE

[View all EOBs](#) | [View all Claims](#)

Service Date	For	Provided By	Status	You Owe
We found no claims for the last 90 days				

Recent Account Activity

Health Savings Account

[View HSA Balances & Transaction History](#)

View your balance & transaction history for your Health Savings Account (HSA). You can also

- Activate your debit card
- Report a lost or stolen card
- Enter your debit card number and PIN for account details.



RELATED LINKS

- [Your Claim Forms](#)
- [Your Coverage Information](#)
- [Health Savings Account \(HSA\) Calculator](#)
- [Estimate Health Care Costs](#)
- [Time Limits for Filing Claims](#)

NEED HELP



SAVE MONEY ON LAB TESTS

You can save money by having your tests done at a lab that's in Cigna's network.

[Learn more](#)

CHASE PORTAL FROM MYCIGNA.COM

Opens in a separate window.



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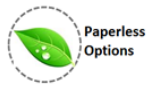
- MY ACCOUNT
- TRANSACTIONS
- STATEMENTS
- INVESTMENTS
- PAYMENTS
- TRANSFERS
- ALERTS & MOBILE
- TOOLS & RESOURCES
- CUSTOMER CENTER

ACCOUNT INFORMATION

My Account > Account Information

Denise M Merricks, Monday, 02/04/2013 02:29 p.m. ET

Account Information



[Help with this page](#)

Account Information [\(see more\)](#)

Last login at 10:09 a.m. ET on 01/29/2013

Account Name Denise M Merricks
Account Address [Redacted]
Day Phone [Redacted]
Evening Phone [Redacted]
Email [Redacted]

Account Type Health Savings Account
Account Number [Redacted]
Account Status Open as of 01/01/2013
Account Opened 01/01/2013
HSA Card Number [Redacted]

Balance Information

Available Cash Account Balance	\$787.55
Pending Transfer to Investments	\$0.00
Total Cash Account Balance	\$787.55
Total Investment Balance	Not Open
Total HSA Balance	\$787.55

My Product Features [\(see more\)](#)

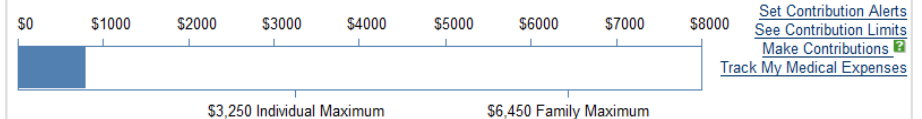
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My Recent Activity [\(see more\)](#)

Date	Transaction Type	Debits	Credits
02/01/2013	Interest		\$0.05
01/29/2013	Contributions		\$412.50
01/03/2013	Contributions		\$375.00

Year-to-Date Contribution Summary [\(see more\)](#)

[Click for details and previous year](#)



Your YTD HSA Contribution for 2013 = \$787.50

Messages [\(see more\)](#)

- 2012 Tax Statements [See more..](#)
- NEW! HSA Text Banking [See more..](#)
- NEW! HSA Contribution Tracking with Alerts [See more..](#)
- IMPROVED! Medical Expense Tracking Summary [See more..](#)
- NEW! Direct Deposit for HSA Reimbursement [See more..](#)

Quick Links

- [Interactive FAQ](#)
- [HSA 101 Video](#)
- [HSA Calculators](#)
- [Your Fee Schedule](#)
- [Sample List of HSA Expenses](#)
- [Safeguard Your Account](#)
- [HSA Website Tutorial](#)
- [Frequently Asked Questions](#)
- [HSA on IRS Website](#)
- [Learn About Investments](#)

TRANSACTION ACTIVITY...



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MY ACCOUNT | **TRANSACTIONS** | STATEMENTS | INVESTMENTS | PAYMENTS | TRANSFERS | ALERTS & MOBILE | TOOLS & RESOURCES | CUSTOMER CENTER

TRANSACTION ACTIVITY | MY MEDICAL EXPENSE TRACKER | YTD TAX YEAR SUMMARY | YTD CONTRIBUTION DETAILS | TRANSACTION HISTORY

Transactions > [Transaction Activity](#)

Denise M Merricks, Monday, 02/04/2013 02:31 p.m. ET

Transaction Activity

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Your current transaction activity is listed below. Additional account activity may also be viewed by utilizing the Search tool below.

Search Transactions

*Required field

*Transaction Type

Date Range of Transaction TO

Transaction Amount \$ TO \$

[Search](#)

[Clear](#)

Transaction Activity 1 to 3 of 3 Filter my search results by: [Show](#)

[Download Search Results](#)

Date of Transaction	Transaction Type	Transaction Description	Debits	Credits	Balance
02/01/2013	Interest	Interest Paid The interest paid and the annual percentage yield of 0.14% are based on your average daily balance of \$390.73 for Jan 1 through Jan 31		\$0.05	\$787.55
01/29/2013	Contributions	Employee Contribution on 1/29		\$412.50	\$787.50
01/03/2013	Contributions	Employer Contribution on 1/3		\$375.00	\$375.00

[Download Search Results](#)

ONLINE BILL PAYMENT

MY ACCOUNT TRANSACTIONS STATEMENTS INVESTMENTS **PAYMENTS** TRANSFERS ALERTS & MOBILE TOOLS & RESOURCES CUSTOMER CENTER

ONLINE BILL PAYMENT

Payments > [Online Bill Payment](#)

Denise M Merricks, Tuesday, 02/05/2013 02:39 p.m. ET

Online Bill Payment

[Online Bill Pay Disclosure](#) [Help with this page](#)

- ▶ Use your Health Savings Account to make bill payments for qualified medical expenses online. Select one of the links below to begin. Remember that you must first add a payee before you can begin scheduling bill payments.

Online Bill Payment

[Add a Payee](#)

[View, Update or Delete Payees](#)

[Pay Bills](#)

[Schedule Repeating Payment](#)

[See Payment Activity](#)

[Cancel Online Bill Payment Service](#)

[My Account](#)

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ADD PAYEES

MY ACCOUNT | TRANSACTIONS | STATEMENTS | INVESTMENTS | **PAYMENTS** | TRANSFERS | ALERTS & MOBILE | TOOLS & RESOURCES | CUSTOMER CENTER

ADD PAYEE | MANAGE PAYEES | PAY BILLS | SCHEDULE REPEATING PAYMENT | BILL PAYMENT ACTIVITY

Payments > [Add Payee](#)

Denise M Merricks, Tuesday, 02/05/2013 02:46 p.m. ET

Add Payee

[Help with this page](#)

▼
Add Payee Verify Confirm

▶ Enter the Payee information below as it appears on your bill and click "Next". Be sure to enter all required fields.

Add Payee - Step 1 of 3

*Required field

*Payee Name

*Address Line 1

Payee Nickname

Address Line 2

Phone Number - -

*City

*State

*Zip Code

*Do you have an account number for this Payee? Yes No

*Payee Account Number

Payee Message

*Re-enter Payee Account Number

Next Clear

PAY BILLS

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 [MANAGE PAYEES](#) |
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 [SCHEDULE REPEATING PAYMENT](#) |
 [BILL PAYMENT ACTIVITY](#)

Payments > [Pay Bills](#)

Denise M Merricks, Tuesday, 02/05/2013 02:48 p.m. ET

Pay Bills

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The Process Date is the date you tell us to process your payment and withdraw funds from your HSA Cash Account for the payment and associated fees (if applicable). Depending on how your payment can be delivered, the Estimated Delivery Date will automatically update to help you determine what you should set as the Process Date.

► Select the Payee or Payees that you want to pay, and then enter the Process Date and Payment Amount. Click "Next" when you are ready.

Pay Bills - Step 1 of 3

Payment Cutoff Time 6:00 p.m. ET

<input type="checkbox"/>	Payee Name	Account Number / Payee Message	Last Payment Amount <input type="checkbox"/>	Last Payment Date <input type="checkbox"/>	Delivery Method <input type="checkbox"/>	Estimated Processing Days <input type="checkbox"/>
<input type="checkbox"/>	Chase Cardmember Services	****2164	Not Available	Not Available	Paper	7
<input checked="" type="checkbox"/>	Denise Merricks	HSA Reimbursement	Not Available	Not Available	Paper	7
Pay From Account		*Process Date <input type="checkbox"/>	*Payment Amount	Payment Description <input type="checkbox"/>		
HSA Cash Account (****4) \$787.55		02/05/2013 <input type="button" value="Calendar"/>	\$ <input type="text"/>	<input type="text"/>		
Estimated Delivery Date is 02/14/2013 allowing for 7 business days for paper check delivery.						

[Clear Fields](#)

TRANSFERS


- **After tax contributions.**
- **Transfers from IRAs.**
- **Transfers from existing HSAs.**

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CONTRIBUTE TO HSA | WITHDRAW FROM HSA

Transfers > [Contribute to HSA](#) Denise M Merricks, Wednesday, 02/06/2013 10:54 a.m. ET

Contribute to HSA [Electronic Funds Transfer Disclosure](#) [Help with this page](#)

 If you are making a post-tax contribution into your HSA, remember to consider any future payroll deposits or other scheduled contributions that may be added before the end of the tax year to avoid exceeding your maximum annual contribution limit.

▶ Setup your source account and contribute amount to your Health Savings Account online. Select one of the links below to begin.
Remember that you must add an account first before you can schedule a contribution.

Contribute to HSA

Setup Account	View, Update or Delete Account
One Time Contribution	Schedule Repeating Contribution
See Contribution Activity	

[My Account](#)

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TOOLS & RESOURCES

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TOOLS & RESOURCES CENTER VIEW MESSAGES

Tools & Resources > [Tools & Resources Center](#)

Denise M Merricks, Wednesday, 02/06/2013 10:58 a.m. ET

Tools & Resources Center

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▶ Select any of the links below to access helpful tools and resources for your HSA.

Tools & Resources Center

[Fee Schedule](#)

[IRS.gov](#)

[Publication 969-HSA & Other Tax-Favored HealthPlan](#)

[Publication 502 - Medical and Dental Expenses](#)

[Form 8889](#)

[Find a No Fee Chase ATM](#)

[Current Interest Rate Plan](#)

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[Instructions - Form 8889](#)

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QUESTIONS??

