



North Kingstown School HealthMate HDHP & Health Savings Account

Great Benefits.

From a Company That's Here to Serve You.

Learn what to expect from Blue Cross & Blue Shield of Rhode Island health plans and services.

Read the Member Handbook on BCBSRI.com.

The Member Handbook (BCBSRI.com/planinfo) contains important information about:

- How to find a doctor
- How to get emergency and after-hours care
- How to get interpreter services
- Copays, coinsurance, and deductibles
- Policy limitations and exclusions
- How your health information is protected
- Where to access a summary of covered and non-covered benefits
- Our utilization management program
- Case and disease management programs

Visit BCBSRI.com

In addition to the member handbook, you can find other important information on our award-winning Web site, including:

Specific Plan Options

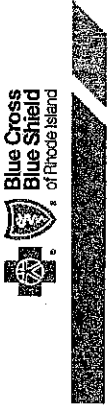
- Covered and non-covered benefits*
- The covered drug list (formulary), which changes every April and October
- How to save money with generic drugs
- Pharmacy information such as copay limits or other restrictions

The Value Of Blue

- Our initiatives, programs and commitment to diversity and social responsibility
- How we can best serve you

Members can also log in to take advantage of personalized tips and interactive tools to help improve their health or manage medical conditions.

*For a complete list of covered benefits and limitations and exclusions, please refer to the subscriber agreement/benefit summary booklet.



Health Savings Account

Two Parts:

HealthMate Coast to Coast HDHP	Health Savings Account (Bank)
<p>A Qualified High Deductible Plan with BCBSRI (HealthMate HDHP)</p> <p>Access to the HealthMate Coast to Coast Network</p> <p>Normal BCBSRI eligibility guidelines apply</p>	<p>Via London Health Administrators/Bancorp Bank</p> <p>Provides the "Savings Account" to keep dollars you can use to pay for deductible services or other eligible expenses</p> <p>Eligibility guidelines regulated by IRS</p> <p>Tax reporting</p>



What is an HSA

- It combines a high deductible health plan with a bank account that is set-up that allows participants to put money aside to pay for those deductibles and eligible medical expenses with tax-free dollars.
- Participants can roll over unused dollars into the next year, and you keep any earnings (You can change health coverage and still keep the money in your account).
- You retain control and make choices about how to spend the health care dollars.
- Your HSA is portable and remains the employee's property.
- Unused monies in the HSA account can pay for COBRA premiums and Long Term care premiums.
- Keep receipts in case of an audit, as you are always responsible for the tax implications of this plan



Who is Eligible



- Participants in the HealthMate for HSA plan
- You can not be claimed as a dependent on another person's tax return
- Dependents must be a "tax dependent"
- You are not eligible if enrolled in a spouse's or other non-qualified HDHP plan
- You are not eligible if you are enrolled in Medicare



HSA Advantages

- Short term – deductions are made on a pre-tax basis, with tax-free earnings for as long as the money stays in the HSA, and tax-free withdrawals for qualified health care expenses
- Long term – save for future medical needs, and unused balance rolls over tax-free from year to year



Short Term Advantages

Income Savings Illustration for Employee in 2014:

	Not Enrolled in HSA	Enrolled in HSA
Before-Tax Annual Income:	\$38,000	\$38,000
HSA Contribution	\$0	-\$500
Taxable Annual Income:	\$38,000	\$37,500
Federal Income Tax (15%)	-\$5,700	-\$5,625
State Income Tax (4%)	-\$1,520	-\$1,500
FICA Tax (7.65%)	-\$2,907	-\$2,869
Out-of-Pocket Medical Expenses	-\$500	\$0
Take-Home Annual Income	\$27,373	\$27,506

FSA funded by pre-tax dollars

Pay less in Federal Income Tax

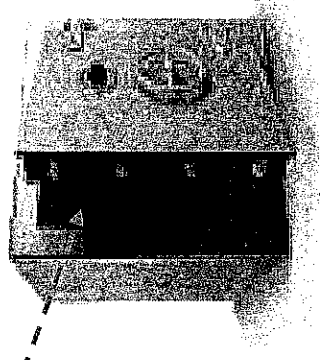
Pay less in State Income Tax

Pay less in FICA Tax

Out-of-pocket medical expenses paid by pre-tax dollars in your FSA

Take-home income increases by \$133

Employee's 2014 HSA:



Short-Term Utilization:

Funds in the employee's HSA can be accessed by your HSA debit card, online transfer, or checkbook to pay for qualified healthcare expenses such as deductibles, dental or vision expenses

**Illustration is just an example. Incomes, contributions, and taxes will vary by individual and state.*

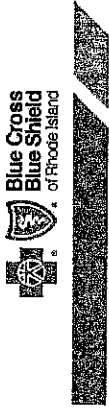
Less taxes are taken out of the employee's paycheck since the employee's taxable income decreases, therefore their take-home income increases.



Medical Coverage

Covered Medical Services

- Annual Deductible for **all** covered services
 - \$2,000 (Individual) /\$4,000 (Family) aggregate
 - Includes: office visits, blood work, x-rays, prescriptions, surgery, hospitalization, etc
- Once the annual deductible is met
 - Then coverage is at 100% for most services in network
 - Separate out-of-network deductible, with only 60% co-insurance after the deductible
- Some limited preventive care covered in full
 - (annual exams, well child visits, pap smears, PSA test, screening mammograms, colonoscopy, and immunizations)



Medical Coverage

- You are responsible for paying for the first \$2,000/\$4,000; for most medical services
- Use participating providers
 - They will submit claims
 - They accept our allowance versus the charge
- You can use available dollars in the HSA account to pay for the deductible



Coverage Examples

Assuming you have not met your deductible

- Sick Visit for a child
- Office visit plus an Rx.
 - HealthMate: \$15 Office Visit co-pay, \$5 Rx. co-pay
 - HSA: You owe the full amount of the office visit and Rx allowance (our discount versus the charge)
- ER visit for you
 - Hospital, Physician, X-ray, Blood work, Rx.
 - HealthMate: \$100 E.R. co-pay, \$5 Rx. co-pay
 - HSA: You owe the full amount of the hospital, physician, x-ray, blood work and Rx allowance



Coverage Examples

Assuming you have not met your deductible

- Out-patient Surgery
 - Diagnostic Colonoscopy: Facility and Surgeon
- HealthMate: 100% coverage
- HSA: you owe the full amount of the facility and surgeon's allowance (up to the deductible)
 - Facility allowance: \$1,250
 - Surgeon allowance: \$ 850

\$2,100

With individual coverage:

You owe: \$2,000 (if no prior services)
BCBSRI Pays \$ 100

With family coverage:

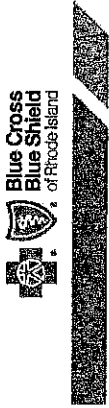
You owe: 2,100



How do Services Get Paid ?

Claim & Reimbursement Process:

- Claim Adjudication (Provider submits claim)
 - Process as today
 - EOB sent to member, EOP sent to provider
 - Doctor bills member
 - Member liability can be paid using available funds in the Health Savings Account or via discretionary income
- HSA Reimbursement Process
 - Debit card transaction at point of service
 - Debit card information on bill
 - Electronic payment via Blue Cross web site
 - Direct reimbursement to member



Non-covered Blue Cross Services



Qualified Expenses:

- Out-of-pocket health care expenses; not covered by HealthMate
 - eyeglasses, contacts, dental services etc.
 - Dollars in HSA can be used to pay for these items also, but.....
 - Dollars used do not apply toward the annual deductible
 - Using dollars for these services reduces dollars to pay the deductible
 - Consider making higher contributions to have money for these items
 - Complete list: IRS Publication 502

- If you use funds for a non-medical expense, you have to pay income tax, PLUS a 20% penalty for the non-medical withdrawal prior to age 65



How Much Can Participants Contribute?

- You decide on your application how much to contribute to your account:

	For 2013	For 2014	Change
HSA Contribution limit (employer + employee)	Individual: \$3,250 Family: \$6,450	Individual: \$3,300 Family: \$6,550	Individual: + \$50 Family: + \$100
HSA catch-up Contributions (age 55 or older) *	\$1,000	\$1,000	No Change
HDHP minimum deductible amounts	Individual: \$1,250 Family: \$2,500	Individual: \$1,250 Family: \$2,500	No Change

HSA participant turns 55.



Consumer Tools

Your participation Increases

- WWW.BCBSRI.COM
- Personal Claims History
- Deductible Accumulation Information
- Provider Finder Tool
- Rx Copay Counselor
- The Health Center - Health Care Information



Overview of Integrated HSA Features



My Accounts My HSA My Profile Debit Card My Expenses Communications Enrollment Resources

Last Login: 7/5/2019 8:37 AM

My HSA Account Information

Navigation

HSA Videos

- What is an HSA
- How does an HSA Work
- Benefits of an HSA
- HSA Family Examples
- How to use your HSA
- Growing your HSA

Video Library
Click here to peruse our video library to learn all about Health Savings Accounts

Tools/Calculators
Take advantage of our interactive tools to see how HSAs may benefit you

Forms/Documents
Access all of our forms and documents online as well as important IRS information

FAQs
Review answer to many of the frequently asked questions

Features

- Consumer friendly HSA online portal
- Single sign-on from BCBSRI.com
- Multiple H S A payment options
- Manage investments online
- Online HSA reporting
- Qualified healthcare expense finder
- Online tax savings calculators and educational flash videos
- HSA mobile application

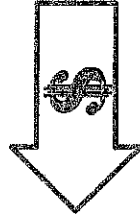


Two-Party Benefit Plan

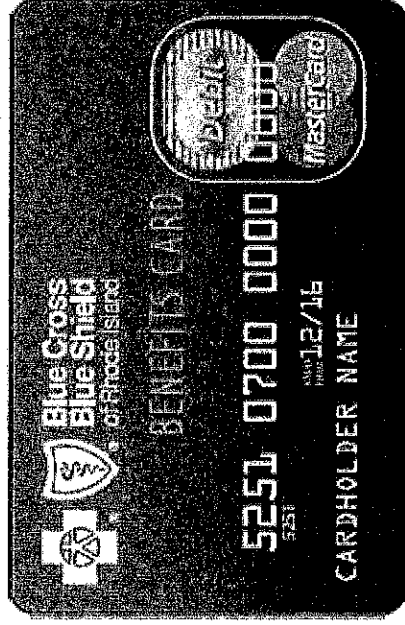
Health Plan



- Provides health insurance for covered services
- 100% coverage after deductible is met
- Applies national PPO Network
- 100% coverage for preventive services as defined by the Affordable Care Act of 2010



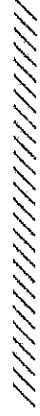
Health Savings Account



- Pre-taxed bank account that helps you pay for eligible healthcare expenses such as deductibles, dental, and vision expenses
- Allows you to save tax free money for future healthcare expenses such as Medicare costs or long-term care services



Funding HSAs



Employer and Employee Tax Free Contributions:

- Payroll Deductions and Online Transfers
- Member can start/end/change election anytime during the year
- Debit card will only process the amounts physically in HSA





Accessing Funds In Your HSA:

DEBIT CARD

1. Show BCBSRI ID card to provider who verifies deductible amount with BCBSRI
2. If billed at point of service, member swipes HSA debit card to pay bill
3. If bill is mailed, member can call provider to process debit card or state debit card # on bill and mail it back to provider

ONLINE BILL PAY

1. Show BCBSRI ID card to provider who verifies deductible amount with BCBSRI
2. Deductible amount is uploaded to member's HSA portal by BCBSRI
3. Member receives bill from provider for deductible amount
4. Member confirms provider bill with deductible amount and uses HSA funds to pay bill to provider via HSA online portal

CHECKBOOK

1. Show BCBSRI ID card to provider who verifies deductible amount with BCBSRI
2. If billed at point of service, member writes check from HSA bank account
3. If bill is mailed, member writes check from HSA bank account and mails to provider

ONLINE TRANSFER

1. Show BCBSRI ID card to provider who verifies deductible amount with BCBSRI
2. Member pays provider with personal funds (i.e. cash)
3. Member transfers funds from HSA bank account to personal bank account to reimburse themselves for amount paid with personal funds

HSA Member Portal:

Online Account Management Tools

My HSA Contribution Information

2011 and 2012 IRS Contribution Limits

Contributions	2011	2012
Single Limit	\$3,050.00	\$3,100.00
Family Limit	\$6,150.00	\$6,250.00

Catch up contribution for individual who are 55 or older

	\$1,000.00	\$1,000.00
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This chart provides you with information about your contributions Year to Date vs. the IRS Maximums allowed. Please select from the following:

Are you aged 55+ and not enrolled in Medicare? Yes No

My HSA Contributions vs. the IRS Annual Contribution Limit

Contributions vs. Single Limit: \$1,125.00

Contributions vs. Family Limit: \$1,125.00

Total Contribution: \$2,250.00

IRS Limit on Single: \$3,100.00

IRS Limit on Family: \$6,250.00

Important Notes:
Individuals who are eligible individuals on the first day of the last month of the taxable year (December for most taxpayers) are allowed the full annual contribution (plus catch up contribution, if 55 or older by year end), regardless of the number of months the individual was an eligible individual in the year. For individuals who are no longer eligible individuals on that date, both the HSA contribution and catch up contribution apply pro rata based on the number of months of the year a taxpayer is an eligible individual.

HSA Summary

Welcome to your Health Savings Account. This is a custom message by HSA Custodian.

Select Account: ANY/Any HSA Custodian Plan Year: All

My HSA Account Information

Any HSA Custodian

HSA Balance	Portfolio Balance	Total HSA Balance	Details
\$12,936.77	\$2,629.72	\$15,566.49	Hide Details

Account Summary

Account	Current Year HSA Stats	Total HSA Balance
Account	****-4326 \$200/Account	\$12,936.77*
Current Balance		\$2,629.72
Investment Portfolio Balance		

Current Balance: \$12,936.77

Investment Portfolio Balance: \$2,629.72

Total HSA Balance: \$15,566.49

Current Balance: \$12,936.77

Investment Portfolio Balance: \$2,629.72

Total HSA Balance: \$15,566.49

- View HSA balance
- Investment portfolio balance
- Pay bills online with HSA funds
- Current and prior year HSA statistics
- Download HSA statements online



On Line Reports (via portal)

- Account balance
- Investment information
- Earnings
- Transactions

Note: Account access also available online anytime with information updated at the close of each business day, excluding weekends and holidays.

HSA Member Portal: Bill Payment Manager

- Use HSA funds to pay healthcare bills via HSA online portal.
- Schedule one-time or future payments.
- Set up reimbursement for medical costs paid out of pocket.

The screenshot shows the 'Bill Payment Manager' interface. At the top, there is a navigation bar with the following tabs: My Accounts, My HSA, My Profile, Debit Card, My Expenses, Communications, Enrollment, Resources, and Help. The 'My HSA' tab is currently selected. Below the navigation bar, there is a sub-menu with 'Bills & Payments', 'Payment Records', 'Administration', and 'Help'. The 'Bills & Payments' sub-menu is active, showing options for 'Make Payments' and 'Send Money Online'. The 'Make Payments' section is expanded, displaying a form to 'Pay someone new'. The form includes a search field for the payee's name, an 'Add' button, and a 'Find: Search my payee list' option. Below the search field, there is a table of pending payments. The table has columns for 'Send Pay To', 'Amount', and 'Edit Confirmation'. The pending payments are: 1004 Cox Communica... for \$31.24, 1004 City Public S... for \$178.12, and 1004 DetecTV for \$60.99. The total amount is \$270.35. Below the table, there is a section for 'Last 5 Processed Payments' with a 'View history/transactions' link. The processed payments are: 09/10 City Public Service for \$178.12 and 09/10 Cox Communications for \$31.24. At the bottom of the page, there is a footer with the text 'Last Login: 7/20/12 9:37 AM'.

HSA Member Portal:

Investment Management Tools

- Manage HSA account and investments through online portal
- HSA portal displays your investment portfolio allocations
- Ability to trade stocks, mutual funds, etc. directly from portal
- View your investments
- Setup Asset Allocation models



My Accounts My HSA My Profile Debt Card My Expenses Communications Enrollment Reserves

Navigation

HSA Investment Summary

This halfway bids your investment account summary as of the date noted below.

Select Account: **ANY-Any HSA Casual** Plan Year: **All**

My Investments	Portfolio Allocation	Market Value	Investment Portfolio
Equity Mutual Funds		\$2,408.72	<p> <input checked="" type="checkbox"/> Stocks \$258.00 <input checked="" type="checkbox"/> Equity Mutual Funds \$2,408.72 </p>
Money Mgr		\$0.00	
Auto Loans		\$0.00	
Stocks		\$224.00	
Total Portfolio		\$2,632.72	

HSA Balance: **\$2,632.72**

Current Balance: **\$12,836.77**

Investment Portfolio: **\$2,632.72**

Log Out



Questions

2000/4000 Deductible Plan

Understanding Your Benefits

■ **Deductibles**

You pay the following amounts each year before your health plan starts to pay toward the cost of covered services:

- \$2,000 per individual plan;
\$4,000 per family plan
in network
- \$4,000 per individual plan;
\$8,000 per family plan
out of network

■ **Out-of-pocket Limits**

To protect you from very high costs, your plan limits how much you could pay out of pocket for healthcare services. The following is the most you would pay for deductibles and coinsurance each year:

- \$2,000 per individual plan;
\$4,000 per family plan
in network
- \$12,000 per individual plan;
\$24,000 per family plan
out of network

Please note:

The deductible and out-of-pocket limits are separate for in-network and out-of-network services.

What's Covered	What You Pay
Preventive Care <ul style="list-style-type: none"> ■ Adult preventive care ■ Child preventive care ■ Immunizations 	0% in network 40% per visit after deductible out of network
Primary Care Office Visits <ul style="list-style-type: none"> ■ Adult primary care ■ Adult gynecological exam ■ Pediatric primary care 	0% per visit after deductible in network 40% per visit after deductible out of network
Specialist Office Visits <ul style="list-style-type: none"> ■ Specialty care ■ Chiropractic (limit 12 visits per year) ■ Routine eye exam (limit 1 visit per year) 	0% per visit after deductible in network 40% per visit after deductible out of network
Outpatient Services <ul style="list-style-type: none"> ■ Medical/surgical care ■ Diagnostic lab, X-ray and imaging ■ High-end radiology services, major diagnostics, and nuclear medicine (e.g., MRI/CAT/PET) 	0% per visit after deductible in network 40% per visit after deductible out of network
Inpatient Services <ul style="list-style-type: none"> ■ Acute care ■ Maternity ■ Mental health ■ Chemical dependency ■ Rehabilitation (limit 45 days per year) 	0% per visit after deductible in network 40% per visit after deductible out of network
Emergency Services <ul style="list-style-type: none"> ■ Hospital emergency care 	0% per visit after deductible in network 0% per visit after deductible out of network
Ambulance	0% per occurrence after deductible in network 0% per occurrence after deductible out of network

What's Covered	What You Pay
Urgent Care Center	0% per visit after deductible in network 0% per visit after deductible out of network
Durable Medical Equipment	0% per occurrence after deductible in network 40% per occurrence after deductible out of network
Physical/Occupational Therapy (limit 30 visits per year) <ul style="list-style-type: none"> ▪ Physical therapy ▪ Occupational therapy ▪ Speech therapy 	0% per visit after deductible in network 40% per visit after deductible out of network
Prescription Drugs	0% after deductible

Beyond Benefits

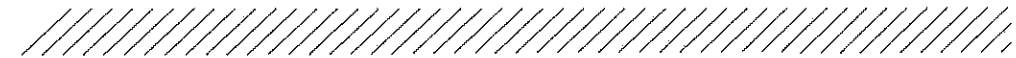
When you sign in to your member page on **BCBSRI.com**, you have useful plan and wellness information at your fingertips.

Manage your plan:

- Get a list of your benefits and recent claims.
- See how much you've paid toward your deductible.

Get healthy:

- Read about thousands of health topics in the Health Center.
- Learn how you can get the guaranteed lowest rate on gym memberships, as well as free one-week trial memberships.
- Access our Blue365sm wellness information and discount program.



Need help?

Call Customer Service:

- Locally: (401) 459-5000
- Outside Rhode Island: 1-800-639-2227
- TDD: 1-888-252-5051

Hours: Monday – Friday, 8:00 a.m. to 8:00 p.m., Eastern Time



This is a summary of your BlueSolutions benefits. It is not a contract. For details about your coverage, including any limitations or exclusions not noted here, please refer to your subscriber agreement or call our Customer Service Department. If you have questions about receiving medical care, please call your doctor.

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Blue Cross & Blue Shield of Rhode Island is an independent licensee of the Blue Cross and Blue Shield Association.