

# HDHP with HSA Plans

Lawrence Livermore National Security, LLC  
Connecting you to quality health plan options



# HDHP with HSA Plans

## Preventive Care covered at 100%

- Adult Exams/ Routine Annual Physicals
- Well Baby Exams
- Well Child Exams

Exams include immunizations and screenings/lab work.

*No Deductibles, no Copays, No Coinsurance!*

\*\* These Preventive Health Guidelines reflect recommendations for individuals of average risk. Individuals who are higher-risk, including but not limited to those in certain racial/ethnic groups or with personal/family medical history, should check with his/her health care provider for preventive health guidance.



# HDHP with HSA Plan

	HDHP with HSA Plan	Single Coverage	Family Coverage
<b>Preventive</b>	Nationally recommended services	No cost, no deduction from HSA with in-network providers	
<b>HSA</b>	Employer's annual contribution*	\$ 750	\$1,500
	Employee's contribution (optional)**	<u>\$2,600</u>	<u>\$5,250</u>
	Annual HSA contribution maximum	\$3,350	\$6,750
<b>Traditional Health Coverage</b>	<b>Annual Deductible</b> You can use the funds from your Health Savings Account to help satisfy your annual deductible	In-Network \$1,500 Non-Network \$3,000	In-Network \$3,000 Non-Network \$6,000
	Then, you pay coinsurance for covered services	10% for In-Network Services 30% for Non-Network Services	
	HDHP Plan pays 100% after annual out-of-pocket maximum (includes annual deductible and coinsurance)	In-Network \$3,000 Non-Network \$6,000	In-Network \$6,000 Non-Network \$12,000

RX is subject to deductible and coinsurance

Deductible and OOP maximum are non-embedded; if in family plan (employee +1 or more) must meet family amounts

\*Employer's contribution is per pay period as long as the HSA has been opened

\*\*The total amount you elect to contribute to your HSA you specify on a per pay period basis.

# Core Value HSA Plan

	Core Value with HSA Plan	Single Coverage	Family Coverage
<b>Preventive</b>	Nationally recommended services	No cost, no deduction from HSA with in-network providers	
<b>HSA</b>	Employer's annual contribution*	\$ 750	\$1,500
	Employee's contribution (optional)**	<u>\$2,600</u>	<u>\$5,250</u>
	Annual HSA contribution maximum	\$3,350	\$6,750
<b>Traditional Health Coverage</b>	<b>Annual Deductible</b> You can use the funds from your Health Savings Account to help satisfy your annual deductible	In-Network/Non-Network \$3,000/Individual	In-Network/Non-Network \$6,000/Family
	Then, you pay coinsurance for covered services	20% for In-Network Services 40% for Non-Network Services	
	HDHP Plan pays 100% after annual out-of-pocket maximum (includes annual deductible and coinsurance)	In-Network \$5,000/Individual Non-Network \$10,000/Family	In-Network \$10,000/Individual Non-Network \$20,000/Family

RX is subject to deductible and coinsurance.

Deductible and OOP Maximum are embedded. Individual on a family plan only has to meet the individual amount.

\*Employer's contribution is per pay period as long as the HSA has been opened

\*\*The total amount you elect to contribute to your HSA you specify on a per pay period basis.

# HSA Plan

## Carol's HSA plan

\$3,300 annual contribution

Expenses		HSA balance
Ob/Gyn visit and lab tests	<b>FREE</b>	\$3,300
Prescription drugs	<b>\$150</b>	\$3,150
<b>HSA ROLLOVER TO NEXT YEAR</b>		<b>\$3,150</b>

# HSA Plan

## The Wilson family's HSA plan \$2,200 annual contribution

Expenses		HSA balance
Preventive visits and lab tests	<b>FREE</b>	\$2,200
Physical therapy	<b>\$800</b>	\$1,400
Prescription drugs	<b>\$200</b>	\$1,200
<b>HSA ROLLOVER TO NEXT YEAR</b>		<b>\$1,200</b>

# Winning with an HSA



**HealthEquity**<sup>®</sup>  
Building Health Savings<sup>SM</sup>

# Winning with an HSA

EMPOWERING *you* TO  
BUILD HEALTH SAVINGS



# Why choose an HSA?

## Easy win in today's complex health care system:

- Save now:
  - Lower monthly insurance premiums
  - HSA deposits aren't taxed
  - Typically lowers income tax liability
- Save for the future:
  - The average retired couple will need \$220,000 to cover medical expenses not covered by Medicare in retirement\*
  - HSA funds roll over from year to year
  - Tax-free interest earned
  - You keep the money even if you change jobs or insurance plans
  - Comprehensive and easy investment options
- Same doctors, same network, same pricing



# Maximize your savings

Don't leave  
*money*  
on the **TABLE** for the IRS

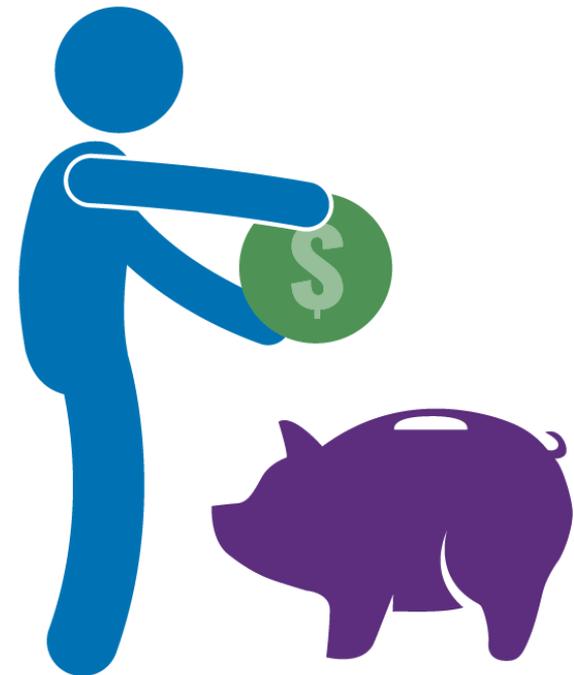


## Maximize your HSA contributions in 2016:

- Single-coverage: \$3,350 (2015: \$3,350) **Save up to \$1005 in Taxes!\***
- Family-coverage: \$6,750 (2015: \$6,650) **Save up to \$2025 in Taxes!\***
- Catch-up contribution, age 55+: \$1,000

# How to contribute to your HSA

- Make pre-tax contributions through payroll deductions
  - Change your payroll contributions at any time
- Make post-tax contributions directly to HealthEquity online or by sending a check
- Fully fund your HSA on day one
- Make contributions anytime after your HSA is open
  - Can make contributions up until April 15<sup>th</sup> for the previous tax year



# Who is eligible for an HSA?

## To contribute to an HSA, you need to:

- Be covered *ONLY* by an HSA-qualified health plan
  - Other health coverage (including Medicare, a traditional health plan) may disqualify you
- No full purpose FSA (including through a spouse)
- Not claimed as a dependent on someone else's tax return



# HSA winners

*Who  
are  
you?*

Find out at:  
[www.HealthEquity.com/me](http://www.HealthEquity.com/me)



**SHOPPER**



**SURVIVOR**



**SAVER**



**MINIMALIST**

# The shopper



## SHOPPER

### SHOPPER:

- High medical utilizer
- Hits out-of-pocket maximum with traditional health plan

### How a Shopper wins:

- Significantly lower monthly premiums
- No copays on top of out-of-pocket expenses
- Out-of-pocket expenses are paid with tax-free HSA funds

\* Results may vary. Based on plan design, contributions and your tax rate.

# The minimalist



**MINIMALIST**

## **MINIMALIST:**

- Low medical utilizer
- Desires flexibility and minimum monthly premium

## **How a Minimalist wins:**

- Significantly lower monthly premiums
- Out-of-pocket expenses are paid with tax-free HSA funds

\* Results may vary. Based on plan design, contributions and your tax rate.

# The saver



**SAVER**

## **SAVER:**

- Financially savvy
- Optimizes account savings

## **How a Saver wins:**

- Another avenue for investing tax-free
- Significantly lower monthly premiums
- Out-of-pocket expenses are paid with tax-free HSA funds

\* Results may vary. Based on plan design, contributions and your tax rate.

# The survivor



## SURVIVOR

### **SURVIVOR:**

- One or more chronic conditions
- Hits out-of-pocket maximum with traditional health plan

### **How a Survivor wins:**

- Prescription out-of-pocket expenses are capped, no copays
- Significantly lower monthly premiums
- No copays on top of out-of-pocket expenses
- Out-of-pocket expenses are paid with tax-free HSA funds

\* Results may vary. Based on plan design, contributions and your tax rate.

# Current HSA funds with BenefitWallet

- If you enroll in one of the HDHP w/HSA plans for 2016 a new Health Equity HSA bank account will automatically be opened for you. All Lawrence Livermore Employer contributions will be sent to the new Health Equity Account beginning 1/1/16.
- If you are currently enrolled in the HSA High Deductible plan and have dollars left in your BenefitWallet HSA bank account you may choose one of the following:
  - To leave the account open and continue to draw from that account to pay for qualified expenses, but please be aware you will pay all banking fees beginning 1/1/16.
  - To have the funds moved from BenefitWallet to your new Health Equity account. Complete the BenefitWallet trustee-to-trustee form and they will have the funds moved for you. You will incur a \$25 fee from BenefitWallet to close the account and move the funds. This fee will be deducted from the amount being transferred to Health Equity.

# Health Equity - Trusted Advisors



*Every hour  
of every day.*

## Always available

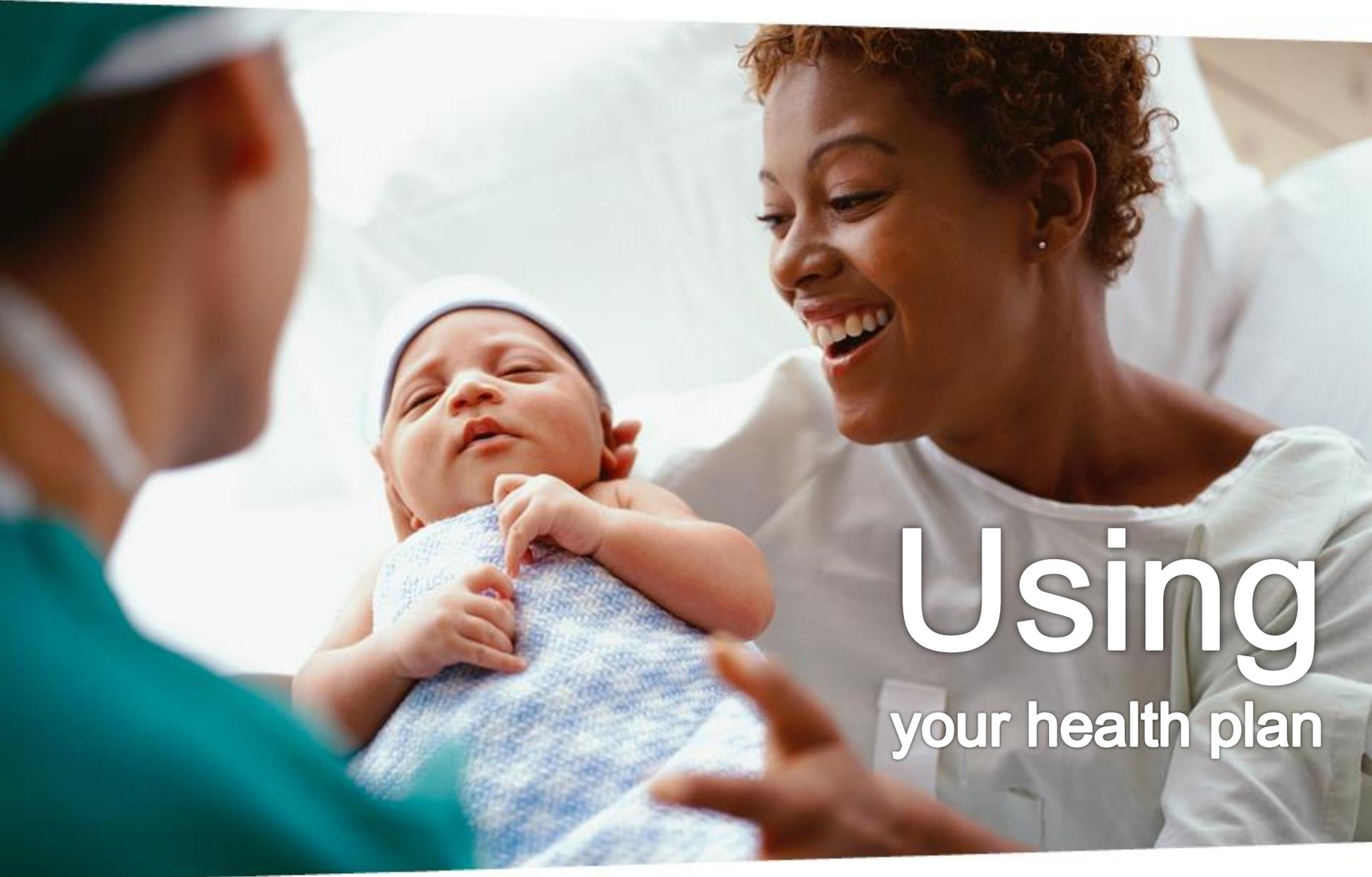
Our member services agents are taking calls 24 hours a day, every day of the year

## Call today

Let us conduct a personal assessment of your plan options

**866.346.5800**

**[www.healthequity.com](http://www.healthequity.com)**



# Using your health plan

We make it easy to make smart choices

Understand your plan  
 Maximize your benefits  
 Improve your health

[anthem.com/ca/Ins](http://anthem.com/ca/Ins)  
 is personalized  
 just for you

**Benefits** | Claims | Health & Wellness | Customer Support

WELCOME **John** | Profile | Log Out  
 Last Visit: Nov, Sept 28, 2011 at 10:25 AM

10 New Messages

Go Paperless. Go Green  
 Every \$100 bill counts. Reduce clutter and help our environment. [Learn more](#)

Year Bill is due soon  
 Annual Enrollment Open soon...  
 Go Green with paperless billing...

**Benefits** | Health | Dental | Vision | Pharmacy | [View all Benefits](#)

Medical | Dental | Vision

Active Coverage: Eligibility Start Date: 1/1/2011 | Member ID: 123456 | Group Name: Stanley Widgets | Group: 0000123

Using your Benefits | [See more benefit details](#)

Individual	Deductible	Coinsurance	Out of Pocket Maximum	Office/Specialist Copay
In Network	\$25	You pay 20%	\$2000	\$20/\$35
Out of Network	\$25	You pay 20%	\$2000	\$20/\$35

Accounts

- HSA Account Balance: \$500 | HSA annual allotment: \$500
- FSA Account Balance: \$1500 | FSA annual allotment: \$1500

**Who Else Is Covered?\***

Covered Adults

- Mary (1/7/1958) | Health | Dental | Vision | Pharmacy | Life

Covered Children under 18 years old

- John (5/8/1998) | Health | Dental | Vision | Pharmacy | Life
- Sally (5/8/1998) | Health | Dental | Vision | Pharmacy | Life

**Recent Claims** | [View all Claims](#)

Number	Date	For	Type	Doctor/Facility Rate	Total	Member Responsibility	Status	EOB Image
1322	12/5/2011	John (1/25/1957)	Health	Christenfeld, Glyn Doctor	\$400	\$25.00	Approved	<a href="#">View EOB</a>
1323	12/5/2011	Sally (5/8/1998)	Health	Franklin, Joseph	\$400	\$25.00	Pending	
1351	12/6/2011	Mary (1/7/1958)	Health	Wilsons, Mary	\$400	\$25.00	Approved	<a href="#">View EOB</a>
1322	12/5/2011	John (1/25/1957)	Health	Hogan, Chelsea	\$400	\$25.00	Approved	<a href="#">View EOB</a>
1323	12/5/2011	John (1/25/1957)	Health	Smithson, Jason	\$400	\$25.00	Approved	<a href="#">View EOB</a>

**USEFUL TOOLS**

- FIND A DOCTOR (Dental, Pharmacy, or Hospital)
- ESTIMATE YOUR COST (Procedure or Treatment)
- REFILL A PRESCRIPTION
- CHECK CLAIM STATUS



# Tips

and resources

## Tips and resources



### **Go to urgent care centers instead of emergency rooms**

Save with a lower Urgent Care coinsurance versus a higher out of pocket cost at the ER



### **Use in-network doctors**

Save with a lower deductible and coinsurance



### **Pre-certify hospital services**

Call to pre-certify services to ensure your benefits are paid at the In-Network level



### **Use the “Estimate Your Cost” tool**

Find cost ranges for services and quality reviews for doctors



### **Save money with SpecialOffers**

Get discounts on health-related products and services

# Enrolling in your health plan

Open Enrollment  
October 26<sup>th</sup> to November 13<sup>th</sup>  
Lawrence Livermore Benefits (925) 422-9955



## **We're here when you need us**

**Get answers and information from Anthem  
Blue Cross**

**Call 1-866-641-1689 (number is on your  
current ID card)**

**8 AM PST – 8 PM PST**

**or visit [www.anthem.com/ca/Ins](http://www.anthem.com/ca/Ins)**

