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# **Discover the HSA Advantage**

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High Deductible Health Plan  
and  
Health Savings Account

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What is a High Deductible Health Plan (HDHP)?

What is an Health Savings Account (HSA)?

How does the HSA work?

How can I contribute to the HSA?

How can I use the money in my HSA?

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high-deductible health plan 100  
compatible with HSAs

Please note: Benefits are subject to regulatory approval.

PLAN HIGHLIGHTS	IN-NETWORK	EXTENDED/OUT-OF-NETWORK
<b>Calendar year deductible options</b> One deductible applies to services from all providers. Family contract has no individual deductibles.		\$2,000/single – \$5,000/family (high)
<b>Out-of-pocket maximum</b> The out-of-pocket maximum combines medical and drug expenses.	Out-of-pocket maximum is equal to the annual deductible.	\$5,500/single – \$11,000/family
<b>Lifetime maximum</b>		\$5 million for services from all providers
<b>Office visits or urgent care visits</b>		
• Illness or injury	100% after deductible	80% after deductible
• Behavioral health care (mental health, substance abuse, eating disorders and autism)	100% after deductible* (see details below)	80% after deductible
• Chiropractic manipulation	100% after deductible* (see details below)	80% after deductible; no benefit for services from out-of-network providers
• In-office surgical/allergy-related services	100% after deductible	80% after deductible
<b>Preventive care</b>		
• Well-child services and immunizations	100%	80% after deductible
• Prenatal care	100%	80% after deductible
• Routine physical and eye exams	100%	80% after deductible
• Cancer screenings	100%	80% after deductible
<b>Lab services</b>	100% after deductible	80% after deductible
<b>X-ray and diagnostic imaging</b>	100% after deductible	80% after deductible
<b>In- and outpatient hospital services</b>		
• Facility services (includes behavioral health care)	100% after deductible* (see details below)	80% after deductible
• Professional services (includes behavioral health care)	100% after deductible* (see details below)	80% after deductible
<b>Emergency care</b>		
• Outpatient facility services	100% after deductible	100% after deductible
• Outpatient professional services	100% after deductible	100% after deductible
<b>Ambulance services</b>	100% after deductible	100% after deductible
<b>Medical supplies</b>	100% after deductible	80% after deductible
<b>Therapy services</b>		
• Chiropractic therapy	100%* after deductible (see details below)	80% after deductible; no benefit for services from out-of-network providers
• Occupational and physical therapy	100% after deductible	80% after deductible** (see details below)
• Speech therapy	100% after deductible	80% after deductible** (see details below)
<b>Prescription drugs – 21-day supply</b>		
• 2-cycle supply of oral contraceptives for 3 copays, formulary drugs only	100% after deductible	100% after deductible; member pays the pharmacy and files a claim. In addition to deductible, member will be responsible for amounts in excess of allowed amount.

## What is a High Deductible Health Plan?

### ■ Minimum Deductible

Single \$1,150

Family \$2,300

### ■ Maximum Out-of-Pocket

Single \$5,800

Family \$11,600

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Preventive Care covered at 100%  
Eligible medical expenses apply towards your deductible and out-of-pocket:

- Office visits
- Prescription drugs
- Urgent care
- Emergency room

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## What is an HSA?

- Works like a bank account
- Pay most health care expenses
- Balances roll-over
- You own your HSA

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- Future Medical Expenses
- HSA earns interest
- Investment options

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## Tax-free

- Money you contribute
- Money you withdraw
- Employer contributions
- HSA interest earned

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## HSA Eligibility

- Covered by High Deductible Health Plan.
- Not covered by
  - another health plan that is not a High Deductible Health Plan,
  - enrolled in Medicare A or B.
  - Tricare, certain Flexible Spending Account, or Health Reimbursement Account, or
- Not claimed as dependent on someone else's tax return.



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## HSA Contributions

- ❑ HSA contribution limits for 2009:
  - Single coverage – \$3,000
  - Family coverage – \$5,950
- ❑ Calendar year
- ❑ Allowed through April 15<sup>th</sup>

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## HSA Contributions

- Catch-up contribution for individuals 55 or older for 2009 is \$1,000 – in addition to annual limits.
- Married couples may make two catch-up contributions, so long as they have separate HSA accounts.

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## HSA Contributions

- ❑ Mid-year enrollment
- ❑ Expenses reimbursed incurred on or after the date your HSA was established
- ❑ Several states have *NOT* enacted legislation to allow pre-tax treatment of HSA contributions or earnings

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Federal Deposit Insurance Corporation



## HSA Contributions

- ❑ Contributions
- ❑ Investments

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## HSA Distributions

- ❑ Retain receipts
- ❑ Complete tax form 8889
- ❑ Mistaken withdraws
- ❑ Beneficiary

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## HSA Qualified Expenses



**Hospital  
&  
Doctor Fees**



**Eye Glasses  
Lasik  
Surgery**



**Over-the-  
Counter  
Medications**



**Medical  
Equipment**

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## MASTER APPLICATION FOR LONG TERM CARE INSURANCE

The Applicant applies to the Continental Casualty Company ("We", "Our" or "Us") for a Group Long Term Care Insurance Policy ("Master Policy") based on the statements and representations below.

### 1. NAME AND ADDRESS OF APPLICANT

The Education Pool  
15153 Technology Drive, Suite B  
Eden Prairie, MN 55344

### 2. MASTER POLICY EFFECTIVE DATE

July 1, 2002

### 3. MEMBER INITIAL ENROLLMENT PERIODS

The Member Initial Enrollment Period shall be one month in duration. Each Member of The Education Pool ("Member") shall conduct a Member Initial Enrollment Period one month in duration.

### 4. MEMBER EFFECTIVE DATES

The first day of the second month following the end of the Initial Enrollment Period. (For example, if the Member Initial Enrollment Period ends during any day in May, the Member Effective Date shall be the first day of July.)

### 5. ELIGIBILITY CLASSES

No person may be an Insured under more than one Eligibility Class.

#### A. Class A – Employees

An Eligible Employee of a Member of The Education Pool who is **Actively at Work**.

**Eligible** means the Employee meets the eligibility requirements established by the Member. Employees become Eligible pursuant to the criteria established by the Member.

**Actively at Work** means the Employee is physically at his or her usual place of business performing the regular duties of his or her work.

#### B. Class B – Spouses/Domestic Partners of Employees

The Spouse/Domestic Partner of a member of Class A.

The Spouse must be the current, lawful spouse of the **Eligible** Employee.

Domestic Partner means the partner of an **Eligible** Employee who is of the same sex or opposite sex sharing a long-term committed relationship of indefinite duration with the following characteristics:

- age 18 or over;
- have been cohabiting together at least six months;
- are not blood relatives;

## HSA Qualified Expenses

- Unemployment benefits
- COBRA
- Medicare Part A, B, or D
- Long Term Care Insurance

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## HSA Non-Qualified Expenses



**Teeth  
Whiting**



**Dancing  
Lessons**



**Cosmetic  
Surgery**



**Household  
Help**

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## Making the most of your HSA

- Payroll deduction
- Contribute the maximum
- Pay for expenses with out of pocket dollars
- Use in-network providers
- Preventive care
- Generic drugs
- Catch-up
- Informed consumer