

Starting our 8<sup>th</sup> year

# 2019 Benefits Open Enrollment



Agenda: Consumer Driven Health Plans  
Understanding Your Health Savings  
Account and High Deductible Health Plan

“I’ve been on the HDHP plan since 2012. 1<sup>st</sup> few years was great. I didn’t have many needs. These past few years my needs have increased. My spouse and I PLAN to spend \$2,700 in the 1<sup>st</sup> 3 months of the year, then I use the rest of the year to replenish my H.S.A. for next year.”

“Carrie (in pharmacy) is great and gives me the cost for each of my family’s medicines. And she’s reminded me to use a manufacture coupon if I’m paying full “retail” price.”

## Stories

“It’s painful to spend \$2,700 in the 1<sup>st</sup> 3 months of the year on just 3 medicines. But we use the Wegman’s mail-order since it’s a great price. And the rest of the year we only pay 2 copays for 3 months supply. Been doing mail-order since 2009 and we use our TAX-FREE H.S.A. funds”

“I started on the HDHP 1/1/18. I am relatively healthy now. I am motivated to save \$\$ in my H.S.A. regularly for when I need services later in life and for retirement (in 10 years)”

# What is Consumer-Driven Healthcare?

- **Consumer-driven healthcare (CDHC)** refers to health insurance plans that allow members to use Health Savings Accounts (HSAs), to pay routine health care expenses directly, while a high deductible health plan (HDHP) protects them from catastrophic medical expenses.
- **High-deductible Health Plans (HDHP)** cost less, but the user pays routine medical claims using a pre-funded spending account, often with a special debit card provided by a bank or insurance plan. If the balance on this account runs out, the user then pays claims just like under a regular deductible. Users keep any unused balance or "rollover" at the end of the year to increase future balances, or to invest for future expenses.
- Basically, it's changing people's behavior for how they go about receiving and paying for healthcare.

# Why Enroll in a Consumer Driven Health Plan (CDHP)?

- **It's called Consumer Driven because you are in control of your care:**
  - You choose your doctors
  - You pay for your out-of-pocket expenses any way you choose
  - You can save money for the future
- **About the Plan:**
  - Preventive services are covered in full
  - Access to more doctors, specialists and hospitals
  - Out-of-pocket maximum to provide financial protection
- **Three Components of a CDHP:**
  - An affordable high deductible health plan
  - A funding account
  - Online health information, health management tools and resources

# Components of a High Deductible Health Plan (HDHP)

- **Co-Insurance:** a method of cost-sharing in a health insurance policy that requires a member to pay a stated percentage of all remaining eligible medical expenses after the deductible amount has been paid
- **Covered in Full:** 100% of the total amount is covered by the health plan and you do not have to pay anything
- **Deductible:** a flat amount a member must pay before the insurer will make any benefit payments
- **Out-of-Pocket Maximum:** dollar amount set by a health plan that limits the amount a member has to pay out of his/her own pocket for health care services during a particular time period

# What is an HSA?

- A Health Savings Account, or HSA, is an **individually-owned account** used to save and pay for qualified medical expenses. The account belongs to you, so only you decide how to spend it.
- When you contribute to your HSA through an employer-sponsored Section 125 Cafeteria Plan, your employer takes your HSA contributions out of each paycheck on a **pre-tax basis, which decreases your taxable income.**
- **Used to help plan and pay for both current and/or future health care expenses**
  - You can withdraw money tax-free for qualified health expenses *and* you can use it for other expenses (subject to taxes and penalties)
  - Or you can save your money and watch it grow to pay for future expenses
- The best part – **medical spending is tax-free** when HSA funds are used for qualified medical expenses!

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hsabank.

# Who is Eligible to Open an H.S.A.?

The main requirement for opening an HSA is having a high-deductible health plan that meets IRS guidelines for the annual deductible and out-of-pocket maximum. To be an eligible individual and qualify for an HSA, you must also meet the following requirements.

- You must have a valid Social Security Number and a primary residence in the U.S.
- You are not covered by any other non-HDHP health plan, such as a spouse's plan, that provides any benefits covered by your HDHP plan.
- You are not enrolled in Medicare.
- You do not receive health benefits under TRICARE.
- You have not received Veterans Administration (VA) benefits within the past three months.
- You cannot be claimed as a dependent on another person's tax return.
- You are not covered by a general purpose health care flexible spending account (FSA) or health reimbursement account (HRA). Alternative plan designs, such as a limited-purpose FSA or HRA, might be permitted.

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# HSA Advantages

- Gives you the flexibility to shop around for healthcare services and products. This way you can make more informed healthcare decisions.
- There's no initial deposit or minimum balanced required to open an account.
- You own the account. HSA funds stay with you when you change jobs or retire. And, if you don't use all the money in your HSA by the end of the year, don't worry. It rolls over from year-to-year and earns interest tax-free.
- If you don't use your HSA funds, it's one more way to save for retirement. After age 65, HSA funds can be used for any purpose without penalty (only income tax is assessed).
- You also have the option to invest your HSA funds to potentially grow your savings for healthcare or retirement. Earnings from investments are tax-free as well.\*

\* Investment products are not FDIC insured, are not a deposit or other obligation of or guaranteed by HSA bank, and are subject to investment risks.

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# How Can I Use my HSA Funds?

HSA funds can be used for both **qualified** and **non-qualified** expenses

- Funds you withdraw for **qualified** expenses are **tax-free** when used to pay for eligible health care expenses defined by IRS Code Sec.213(d).
- Funds you withdraw for **non-qualified** expenses are included in income and **subject to income taxes plus an additional 20% penalty**
- 20% additional penalty applies except when taken after:
  - You become eligible for Medicare (age 65)
  - You become disabled or die
- Mistaken distributions from an HSA can be returned – must be repaid by April 15 of following year

A list of these expenses is available on the IRS Web site, [www.irs.gov](http://www.irs.gov) in IRS Publication 502, “Medical and Dental Expenses,” or can be ordered directly from the IRS at 1-800-TAX-FORM

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# Who Can I Use my H.S.A. Funds For?

- Distributions are **tax-free** if used for **qualified** health care expenses for:
  - You
  - Your spouse
  - Your **tax** dependents
- Your spouse and dependents don't need to be covered by the HDHP in order for you to use account funds to pay for their out-of-pocket health care expenses.

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# Qualified Medical Expenses – What Can I Use Funds For ?

Use your HSA to pay for a wide range of qualified medical expenses (as defined by the IRS) for yourself, your spouse, or tax dependents. Here are just some examples:

- Acupuncture
- Ambulance services
- Chiropractor
- Dental treatments
- Doctor's fees
- Hearing aids
- Laboratory fees

- Prescription drugs
- Psychologist
- Surgery
- Vaccines
- Vision care
- Wheelchairs
- X-Rays

\*A list of Eligible Medical Expenses can be found in IRS Publication 502, <http://www.irs.gov/pub/irs-pdf/p502.pdf>. As described in IRS publication 969, <http://www.irs.gov/pub/irs-pdf/p969.pdf>, over-the-counter medications (when prescribed by a doctor) are considered Eligible Medical Expenses for HSA purposes.

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# Qualified Expenses

- **Also includes expenses for:**
  - COBRA premium
  - Individual Health Plan premium while receiving unemployment compensation
  - For individuals enrolled in Medicare:
    - Medicare premiums and out-of-pocket expenses (Part A, Part B, Medicare HMOs, new prescription drug coverage)
    - Employee share of premiums for employer-sponsored retiree health insurance
  - Qualified long-term care insurance

# Health Insurance Plan Highlights

	Excellus BCBS HDHP 1350/2700 + Health Savings Account	Excellus BCBS HDHP 2500/5000 + Health Savings Account
<b>Annual Deductible</b>	\$1,350 single/\$2,700 family	\$2,500 single/\$5,000 family
<b>Annual Out of Pocket Maximum</b>	\$3,000 single/\$6,000 family	\$5,000 single/\$10,000 family
<b>Coinsurance (after deductible is met)</b>	10% Thompson Provider 20% AHP Network 30% Excellus PPO Network 40% Out of Network	
<b>Preventive Care Services</b>	Covered in Full.	
<b>Non-Preventive Care Medical Services</b>	Subject to deductible. After deductible is met, coinsurance applies.	
<b>Pharmacy Benefits</b>	Subject to deductible. Once deductible is met, flat dollar copay based on tier: \$5/\$45/\$90	
<b>Thompson Account Contribution to Health Savings Account</b>	\$500 single/\$1000 family (\$19.23/pay; \$38.46/pay) (associates may also contribute their own pre-tax funds)	

Same since 2012-  
anticipated \$600K

# Premium Comparisons vs. Key Plan Components

## Excellus BCBS HDHP 1350/2700 + Health Savings Account

**Full-time premiums shown**

## Excellus BCBS HDHP 2500/5000 + Health Savings Account

**Full-time premiums shown**

	Single	Family		Single	Family
Deductible	\$1,350	\$2,700	Deductible	\$2,500	\$5,000
Out of Pocket Maximum	\$3,000	\$6,000	Out of Pocket Maximum	\$5,000	\$10,000
Per Pay Premium	\$26-35.50	\$145-168.50	Per Pay Premium	\$21-\$28	\$116.50-135.50

\*Refer to rate sheet or Ultipro for your specific premium

# 2019 Medical Plans Comparison

## BluePPO HDHP Plan page 1 of 2



Annual TH funding  
\$500s/\$1000f  
same since 2012

	Enhanced Benefit Thompson	AHP	Excellus HDHP (Network)	Out of Network
Thompson Contributions for Health Savings Account	\$500 for Single / \$1,000 Family \$19.23 per paycheck for Single / \$38.46 per paycheck for Family			
Deductible (Single/Family)	\$1,350 / \$2,700	\$1,350 / \$2,700	\$1,350 / \$2,700	\$2,700 / \$5,400
Coinsurance	You Pay 10% (certain services)	You pay 20%	You pay 30%	You pay 40%
Out of Pocket Maximum (Single/Family)	\$3,000 / \$6,000	\$3,000 / \$6,000	\$3,000 / \$6,000	\$6,000 / \$12,000
Primary Care Specialist*	10% Coinsurance & Deductible	20% Coinsurance & Deductible	30% Coinsurance & Deductible	40% Coinsurance & Deductible
Specialist	N/A			
Diagnostic Lab & Pathology*	10% Coinsurance & Deductible			
Diagnostic X-Rays / Ultrasound*	10% Coinsurance & Deductible			

# 2019 Medical Plans Comparison

## BluePPO HDHP Plan page 2 of 2

Annual TH funding  
\$500s/\$1000f  
same since 2012

	Enhanced Benefit Thompson	AHP	Excellus EPO (Network)	Out of Network
Diagnostic Imaging (X-ray, CAT Scans, & MRI)*	10% Coinsurance & Deductible	20% Coinsurance & Deductible	30% Coinsurance & Deductible	40% Coinsurance & Deductible
Urgent Care Facility*	10% Coinsurance & Deductible		30% Coinsurance & Deductible	40% Coinsurance & Deductible
Emergency Room Services	20% Coinsurance & Deductible		20% Coinsurance & Deductible	20% Coinsurance & Deductible
In-Patient Facility Fee	N/A		30% Coinsurance & Deductible	40% Coinsurance & Deductible
Out-Patient Surgery Facility Fee	10% Coinsurance & Deductible		20% Coinsurance & Deductible	
Mental/Behavioral Health Out-Patient Visit	N/A			
Mental/Behavioral Health In-Patient	N/A			



# 2019 Medical Plans Comparison

## Blue PPO HDHP Plan page 1 of 2

Annual TH funding  
\$500s/\$1000f  
same since 2012

	Enhanced Benefit Thompson	AHP	Excellus HDHP (Network)	Out of Network
Thompson Contributions for Health Savings Account	\$500 for Single / \$1,000 Family \$19.23 per paycheck for Single / \$38.46 per paycheck for Family			
Deductible (Single/Family)	\$2,500 / \$5,000	\$2,500 / \$5,000	\$2,500 / \$5,000	\$5,000 / \$10,000
Coinsurance	You Pay 10% (certain services)	You pay 20%	You pay 30%	You pay 40%
Out of Pocket Maximum (Single/Family)	\$5,000 / \$10,000	\$5,000 / \$10,000	\$5,000 / \$10,000	\$10,000 / \$22,000
Primary Care Specialist*	10% Coinsurance & Deductible	20% Coinsurance & Deductible	30% Coinsurance & Deductible	40% Coinsurance & Deductible
Specialist	N/A	↓	↓	↓
Diagnostic Lab & Pathology*	10% Coinsurance & Deductible			
Diagnostic X-Rays / Ultrasound*	10% Coinsurance & Deductible			

# 2019 Medical Plans Comparison

## BluePPO HDHP Plan page 2 of 2

Annual TH funding  
\$500s/\$1000f  
same since 2012

	Enhanced Benefit Thompson	AHP	Excellus EPO (Network)	Out of Network
Diagnostic Imaging (X-ray, CAT Scans, & MRI)*	10% Coinsurance & Deductible	20% Coinsurance & Deductible	30% Coinsurance & Deductible	40% Coinsurance & Deductible
Urgent Care Facility*	10% Coinsurance & Deductible	↓	30% Coinsurance & Deductible	40% Coinsurance & Deductible
Emergency Room Services	20% Coinsurance & Deductible		20% Coinsurance & Deductible	20% Coinsurance & Deductible
In-Patient Facility Fee	N/A		30% Coinsurance & Deductible	40% Coinsurance & Deductible
Out-Patient Surgery Facility Fee	10% Coinsurance & Deductible		20% Coinsurance & Deductible	↓
Mental/Behavioral Health Out-Patient Visit	N/A			
Mental/Behavioral Health In-Patient	N/A			

# Excellus BlueCross BlueShield HDHP and H.S.A.

**Combines medical coverage with Health Savings Account (HSA) management from HSA Bank**

- High Deductible Health Plan
- No referrals for in-network specialists visits
- Office visits, lab services, and all other in-network services (except preventive care) are subject to deductible
- Built in banking with HSA
- No copayment
- In- and out-of-network access
- National network access
- Routine preventive care covered at 100%
- Reminders to keep up with preventive care

# Out of Pocket Cost Analysis- Single

Service Charge (Member has medical situation)	Blue PPO \$1,350S/\$2,700F Plan with HSA	Blue PPO \$2,500S/\$5,000F Plan with HSA
Ambulance & ER \$1,500	\$1,350 Deductible you pay +\$30 Coinsurance (\$150 x 20%)	\$1,500 Deductible you pay
Surgery \$15,000	Deductible was met	\$1,000 Deductible remaining
You pay 20% Coinsurance	+\$1,620 (meets full out of pocket max)	+\$2,500 (meets full out of pocket max)
<b>Out of pocket max. (OOP)</b>	<b>\$3,000</b>	<b>\$5,000</b>
Specialist Visits (4)	Covered in Full - Plan pays 100%	Covered in Full - Plan pays 100%
Therapy (21 visits)	Covered in Full - Plan pays 100%	Covered in Full - Plan pays 100%
<b>TOTAL SPEND</b>	<b>\$3,000 OOP Max.</b>	<b>\$5,000 OOP Max.</b>
<b>Remaining OOP</b>	<b>\$0- You are done for the year</b>	<b>\$0- You are done for the year</b>

So how much will the **single full-time subscriber** spend using this example and premiums?

2019	Blue PPO \$1,350/\$2,700 w/ HSA	Blue PPO \$2,500/\$5,000 w/ HSA
Single Out of Pocket Example	\$3,000	\$5,000
Annual Premiums (pre-tax)	\$624-852	\$504-672
LESS UR/ Thompson HSA annual contribution (pre-tax)	-\$500	-\$500
<b>Maximum Annual Expense</b>	<b>\$3,124-3,352</b>	<b>\$5,004-5,172</b>
<b>Remaining OOP</b>	<b>\$0- You are done for the year</b>	<b>\$0- You are done for the year</b>

# Out of Pocket Cost Analysis- Family of 3

Service Charge (1 family member has medical situation)	Blue PPO \$1,350/\$2,700 with H.S.A.	Blue PPO \$2,500/\$5,000 with H.S.A.
Ambulance & ER \$1,500	\$1,500 Deductible you pay	\$1,500 Deductible you pay
Surgery \$15,000	\$1,200 Deductible you pay (\$2,700 family deductible is met)	\$3,500 Deductible you pay (\$5,000 family deductible is met)
You pay 20% Coinsurance	+\$2,760 (\$13,800 x 20%)	+\$2,300 (\$11,500 x 20%)
<b>Out of pocket (OOP)</b>	<b>\$5,460</b>	<b>\$7,300</b>
Specialist Visits (4) (let's use \$250 ea.)	\$200- (4 visits x \$250 x You pay 20%)	\$200- (4 visits x \$250 x You pay 20%)
Therapy (21 visits) (let's use \$80 ea.)	\$336- (21 visits x \$80 x You pay 20%)	\$336- (21 visits x \$80 x You pay 20%)
<b>TOTAL SPEND</b>	<b>\$5,996 OOP for the family</b>	<b>\$7,836 OOP for the family</b>
<b>Remaining OOP max.</b>	<b>\$8 potential still to spend</b>	<b>\$2,164 potential still to spend</b>

So how much will the **family full-time subscriber** spend using this example and premiums?

2019 Approx. Spending	Blue PPO \$1,350/\$2,700 with H.S.A.	Blue PPO \$2,500/\$5,000 with H.S.A.
Family Out of Pocket Example	\$5,996	\$7,836
Annual Premiums (pre-tax)	\$3,480-4,044	\$2,796-3,252
LESS UR/Thompson HSA annual contribution (pre-tax) (same since 2012)	-\$1,000	-\$1,000
Approx. Annual Expense	\$8,476-9,040	\$9,692-10,088
<b>Remaining OOP max.</b>	<b>\$8 potential still to spend</b>	<b>\$2,164 potential still to spend</b>

# Who Can Make Contributions?

Contributions can be made by you, Thompson Health or both



*All contributions, regardless of source, are aggregated for purposes of determining maximum allowable contributions*

- Associate Contributions
  - Pre-tax payroll deductions (can change anytime)
    - Exempt from Social Security Taxes
  - Via direct contribution to account (check, online transfer)
    - Taken as “above-the-line” deduction when filing personal tax return.
  - Can be made by others on behalf of individual (and deducted by you).
- Thompson Health Contributions
  - Are not taxable to Associate (excluded from income)

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# How Much Can I Contribute?

Annual TH funding  
\$500s/\$1000f  
same since 2012

	<u>2019 Single</u>	<u>2019 Family</u>
<b>Maximum Annual Contributions*</b>	<b>\$3,500</b>	<b>\$7,000</b>
<b>YOU</b> can contribute up to:	\$3,000	\$6,000
TH contributes annually (pro-rata each payroll)	\$500	\$1,000
Catch-Up Contribution (if 55+)	+\$1,000	+\$1,000

- \*Combined Associate plus Thompson Health contributions
- Can change your contribution anytime throughout the year
- Catch Up Contribution must stop once you are enrolled in Medicare

# Accessing Funds

## Maximizing electronic card technology

- Visa branded debit card (HSA Bank) **Swipe, then sign = no fee.**
- Available for use at point-of-Service with Signature or PIN
- Withdraw cash at ATM to replenish funds paid out-of-pocket
- Can elect to receive additional cards for your spouse or dependents to use

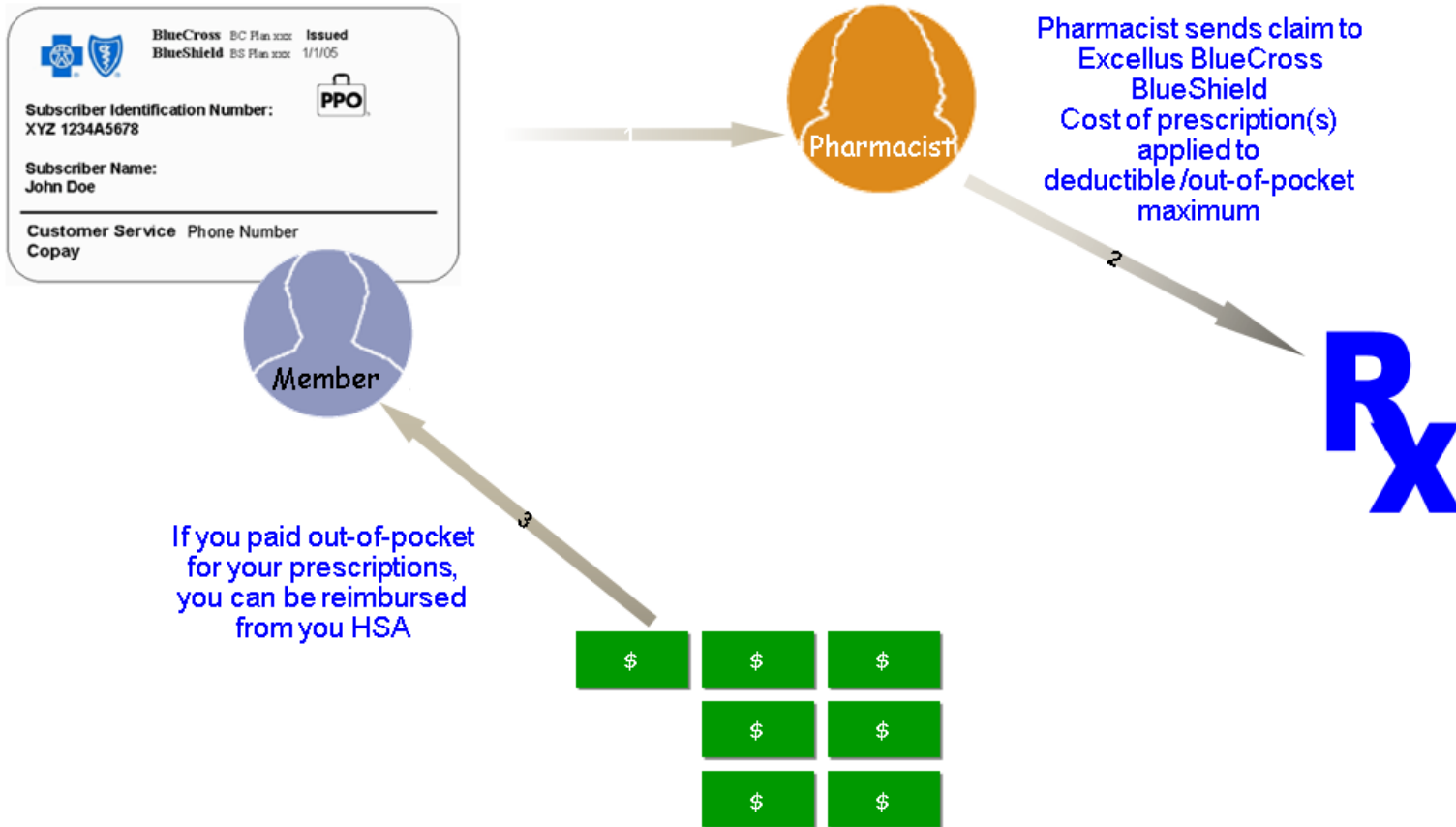
## Other Payment Options

- Transfer funds in and out of the HSA
- Checks available (purchase online)
- **\$2 fee if “debit”**
- Monthly maintenance fee \$1.25
  - **Average daily balance** over \$3,000, fee is waived





# How Pharmacy Claims Are Processed



Note: Funds can be withdrawn at any time after the expense was incurred. HSA funds may only reimburse claims incurred after the account was established.

# Excellus BlueCross BlueShield and HSA Bank

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# Tools and Resources

The screenshot shows the Excellus website interface. At the top, there is a navigation bar with the Excellus logo and a search bar. Below this is a main navigation menu with categories like 'Home', 'Find a Plan', 'How it Works', 'Find a Doctor', and 'Health and Wellness'. The 'Benefits' section is highlighted, featuring a lightbulb icon and a description of health insurance benefits. A list of benefit categories is provided, each with a dropdown arrow: Preventive Care, Pharmacy Benefits, Primary Care Physician (PCP) | Specialists | Emergency Care, Dental/Vision, and In-network | Out-of-network. A 'See a comparison' button is located at the bottom of the benefits section.

- Several access points for the HSA
- Educational information about consumer-driven health plans
- Calculators
- Eligible medical expenses
- Database with 6,000+ health topics

# Online Resources – Opening Page

The screenshot shows a web browser window displaying the Excellus BCBS website. The browser's address bar shows the URL <https://www.excellusbcs.com/wps/portal/xl/>. The website's navigation bar includes links for **Members**, **Medicare Members**, **Employers**, **Brokers**, and **Providers**. The main header features the Excellus logo, a search bar, a "Get Help" link, and a "Login/Register" button. A blue navigation bar contains links for **Home**, **Find a Plan**, **How it Works**, **Find a Doctor**, and **Health and Wellness**. The main content area features a large banner with a young girl in a soccer uniform. The banner text reads "Live Fearless" and "With the card accepted by 99% of doctors and 100% of hospitals." Below this is a blue button labeled "Find Your Doctor". At the bottom of the banner are four navigation tabs: "Live Fearless", "Love the Journey", "Caring for Our Community", and "Get Connected with Telemedicine". Below the banner is a section titled "Live Fearless with Excellus BCBS" with an illustration of a person's head and shoulders. The browser's taskbar at the bottom shows several open applications, including a laptop, a tablet, and a person's head.

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# Online Resources – Cost Estimator

The screenshot shows a web browser window displaying the Excellus website. The browser's address bar shows the URL <https://www.excellusbcbs.com/wps/myportal/xl/member/>. The website header includes the Excellus logo, a search bar, and a navigation menu with options like Home, My Account, Claims, Prescriptions, Find a Doctor, Health and Wellness, and Resources. The user is logged in as Brendan.

## Estimate Your Treatment Costs

Managing the quality and cost of your health care is important. Our online treatment cost estimator makes it easy. You'll get easy-to-understand estimates based on your current benefit plan and cost sharing amounts.

- » Search from a wide variety of treatments including inpatient services, outpatient services, diagnostics, and office visits
- » Estimate treatment costs
- » Find out how much you'll need to pay out-of-pocket
- » Sort provider results by cost, distance and number of treatments

[Get started now!](#)

**Important Note:** While this tool will estimate your out-of-pocket costs for most services, it may not reflect annual limits that exist for certain benefits (such as the number of physical therapy visits your policy covers), coverage that varies by age (most policies provide full coverage for preventive care for kids), procedures covered as part of another service (such as eye exams covered in conjunction with surgery), plans with out-of-pocket maximums, or other plan details.

Would you like to store your password for excellusbcbs.com? [Why am I seeing this?](#)

Sort By: Distance (Closest)		
Local Medical Clinic 1.01 MILES AWAY MEMBERS TREATED: 5	Local Medical Center 1.73 MILES AWAY MEMBERS TREATED: 4	Local General Hospital 3.79 MILES AWAY MEMBERS TREATED: 5
TOTAL COST ESTIMATE \$4,018 - \$6,744 LOWEST COST	TOTAL COST ESTIMATE \$15,683 - \$19,589	TOTAL COST ESTIMATE \$8,243 - \$20,927
YOUR COST: \$4,018 - \$6,189	YOUR COST: \$7,977 - \$8,758	YOUR COST: \$6,489 - \$9,025



# Online Resources – Search

The screenshot shows a web browser window displaying the Excellus BlueCross BlueShield member portal. The browser's address bar shows the URL: <https://www.excellusbcbs.com/wps/myportal/xl/member/t>. The page header includes the Excellus logo and the text "For Members". A navigation menu contains links for Home, My Account, Claims, Prescriptions, Find a Doctor, Health and Wellness, and Resources. A search bar is located in the top right corner.

The main content area features a section titled "Get Estimates for Healthcare Costs" with a search input field containing the text "Search (ex. Knee or ACL Repair)". Below this is a grid of medical conditions with right-pointing arrows, including: Allergies, Alternative Medicine, Back and Neck Conditions, Cancer Treatments, Chest Procedures, Diagnostic/Labs, Digestive Conditions, Ear, Nose and Throat, Eye Conditions, Foot Conditions, Hand Conditions, Heart Disease and Circulation Conditions, Hernia Conditions, Hip Conditions, Imaging and Radiology, Men's Health, Minor Procedures, Office Visits, Shoulder Conditions, Skin Conditions, Therapy Services, Urinary Conditions, and Weight Loss Surgery.

On the right side, there is a "HEALTHSPARQ" powered section for "ESTIMATE FOR: Brendan Wilson". It includes a "Search Area" dropdown set to "Rochester, NY 14607" and a "Starting Location" dropdown set to "24 Oxford St, Rochester, NY 14607". A "Change Location" button is present. Below this is a "Helpful Articles" section with links for "Learn More about Cost Estimator", "Ways to Save Money", and "Choosing a Place of Service".

A small dialog box at the bottom asks: "Would you like to store your password for excellusbcbs.com? Why am I seeing this?" with "Yes" and "Not for this site" buttons.

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# Online Resources – RX

The screenshot shows a web browser window displaying the Excellus BlueCross BlueShield website. The browser's address bar shows the URL <https://www.excellusbcs.com/wps/myportal/xl/member/>. The website header includes the Excellus logo, a search bar, and a navigation menu with options like Home, My Account, Claims, Prescriptions, Find a Doctor, Health and Wellness, and Resources. The main content area features an article titled "Save Money on Your Prescriptions" with social media sharing icons for Facebook, Twitter, Pinterest, and LinkedIn. The article text discusses the rising cost of prescription drugs and offers three strategies for saving money: lower-cost alternatives, generic equivalent drugs, and over-the-counter drugs. The Windows taskbar at the bottom shows the system clock as 11:57 AM on 11/6/2017.

https://www.excellusbcs.com/wps/myportal/xl/member/

Welcome Brendan | Account Settings | Log Out

Excellus  Search ? Get Help

Home My Account Claims Prescriptions Find a Doctor Health and Wellness Resources

Members > Ways to Save on Drugs

## Save Money on Your Prescriptions

The demand for prescription drugs continues to rise. Prescription drugs account for 10% of all national health care spending and that number is expected to accelerate over the next several years due to a few main factors, including utilization. More prescription drugs are being prescribed than ever before and with all of the generics and lower-cost options available, you may be able to help control some of these costs.

These costs affect everyone - whether or not you're currently taking a prescription drug. Here are some simple steps you can take to help you and your community save money.

- **Lower-cost alternatives** - In some cases there are a number of less expensive, but equally effective drugs your physician can choose from to treat your condition. Ask your physician what options are available, and work with him or her to determine if a less expensive drug is worth a try.
- **Generic Equivalent Drugs** - For many brand-name drugs, there are generic equivalents that can save you a substantial amount of money. Generics are the exact chemical equivalent of brand name drugs.
  - If you are currently using prescription antihistamines, antibiotics, pain relievers or heartburn medications, there may be a generic available. Your doctor can tell you if there are generic options for the drugs you take.
  - If there is not a generic equivalent available, there may be a generic alternative. Generic alternatives are not exact chemical equivalents, but are in the same drug category to treat the same symptoms. For example, Teveten® is not currently available in a generic form, but irbesartan (the generic of Avapro®) is clinically proven to be a safe and effective treatment for high blood pressure.
- **Over-the-Counter Drugs** - These are medications available without a prescription. Antihistamines, pain relievers and heartburn medications can often be purchased over the counter for less than your prescription co-payment.

# FFTH Pharmacy prices

*Did you know???*

Pay **\$4** for a 90-day maintenance supply:

6 of our 15 top-filled drugs (by frequency)  
 Citalopram Hydrobrom, Fluoxetine Hcl,  
 Hydrochlorothiazide, Lisonopril, Omeprazole, Simvastatin



**Associate Purchasing Discount Offerings**

As a UR Medicine Thompson Health associate, you can take advantage of significant discounts on items the health system purchases in large quantities.

Thompson makes available as an added benefit, a variety of products from Materials Management, Nutrition Services and the Pharmacy. In 2016, associate discounts totaled nearly \$700,000. The same year, associates benefited from cafeteria discounts of almost \$100,000 and lost the top five items purchased at the Pharmacy saved associates over \$80,000.

**That's approaching \$1 million per year of associate savings on common products, which means more money in your pockets.**

**Pharmacy**  
 At Thompson's Pharmacy, you can save on both prescriptions and over-the-counter (OTC) products like Motrin and Tylenol cough and cold medicines, antacids, allergy medicine, fleatrick drops and much more.

**To take advantage of this benefit:**  
 A price list on over-the-counter items is available on the intranet - under Departments/Pharmacy - and the hours when you can purchase items are 7-8 a.m. and 1-4 p.m., weekdays. Prescriptions can be dropped off during open hours or your physician can electronically send it to us.

**For off-site associates:**  
 Fill out the form for OTC items located on the intranet, include your badge number, fax it to 386-0386. Prescriptions can be sent via Intermix mail or your physician can electronically send it. With either type of item, the counter can deliver it to your location, typically within one business day.

**Note:** You can always check your QuickCharge usage via the link on the intranet under Associate Services > Payroll.

**Pricing comparison**

OTC Item	Thompson's Price	Avg. Competitor
Cetirizine 10 mg 100 ct, generic Zyrtec	\$6.75	\$65.55 (for 90 ct. bottle)
Children's Tylenol (160 mg 5 ct, 4 ct)	\$5.40	\$21.88 (for 90 ct. bottle)
Motrin (200 mg 300 ct)	\$1.00	\$5.57

Prescription Item	Thompson's Price	Avg. Competitor
Celecoxib (200 mg 30 ct, generic Celebrex)	\$4.00	\$72.21
Omeprazole 20 mg 30 ct	\$57.30	\$63.71
Ventolin Inhaler (90 g)	\$27.00	\$59.20

**For further information contact:**  
 Associate Services  
 350 Parrish Street, Cambridge, NY 14824  
 585-396-4141

**Savings continued on back**

# FFTH Pharmacy #2 highest scripts

## Top Pharmacies by Cost

	Pharmacy Name	Pharmacy Type	Total Cost	Script Count	Cost per Script	Member Count
1	Accredo Health Group Inc	Specialty	\$342,430	50	\$6,849	7
2	Wegman Food Market Inc	Retail	\$262,219	5,709	\$46	464
3	Walgreens Drug Store	Specialty	\$261,206	55	\$4,749	6
4	Cvs Pharmacy Inc	Retail	\$240,156	4,048	\$59	274
5	Rite Aid Corporation	Retail	\$181,573	3,920	\$46	247
6	Ff Thompson Hospital Pharmacy *	Retail	\$164,710	4,965	\$33	353
7	The Sherwood I Deutsch Pharmacy	Specialty	\$153,226	43	\$3,563	9
8	Noble Health Services Inc.	Specialty	\$134,497	33	\$4,076	3
9	Strong Outpatient Pharmacy	Specialty	\$117,395	42	\$2,795	9
10	Walgreens Drug Store	Retail	\$83,331	2,040	\$41	214
11	Walmart Stores Inc	Retail	\$56,279	1,949	\$29	149
12	Express Scripts	Mail	\$36,224	684	\$53	27
13	Wegman Food Market Inc	Mail	\$35,662	567	\$63	21
14	Kinney Drugs	Retail	\$25,223	209	\$121	9
15	Mead Square Pharmacy	Retail	\$21,566	359	\$60	25



Period  
6/1/17 thru  
5/31/18

\* FF Thompson Hospital Pharmacy specific breakout within the appendix

# HSA Record Keeping

- Who is responsible for keeping track of what the HSA funds are used for?

**You are responsible!!**

- You should keep a listing of ALL of the withdrawals that occur from your HSA and the qualified medical expenses they correspond to in case needed to:
  - prove to IRS that distributions from HSA were for medical expenses
  - prove that deductible was met under the HDHP



You will be required to file a Form 8889 with your annual tax return –if you had any activity in your HSA during the year. You must file the form even if only your employer made contributions to the HSA

# HSA Reporting

## Ongoing Bank Account Reporting

- Quarterly Statements (summary of account activity)
  - May elect to receive monthly e-statements via internet banking
- Annual Form 1099SA
  - Reports distributions and earning on interest – interest not taxed, but must be reported
  - Sent to account holder and IRS
- Annual Form 5498SA
  - Reports contributions
  - Sent to account holder and IRS
  - Distributed in May after tax deadline



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# Customer Service

## HSA Bank Toll-free access **866-471-5940**

- Bank Customer Service hours 8:00 am – 10:00 pm EST (Monday-Friday)
- If you have questions after business hours, a dedicated service representative will provide you a response in 24-hours or less
  
- **IVR and Website:**
  - [www.hsabank.com](http://www.hsabank.com) – access HSA Bank
  - available 24/7
  - Access Account information (balance, interest, deposits/withdrawals)
  - Debit card issues (activate, report lost or stolen)
  - Transfer funds
  - Opt out to speak to representative during customer service hours (IVR)
  
- **Additional Website functionality**
  - Transactions since last statement
  - Link to view, print statements

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We'll show you  
the way.

**HSA Bank**





# Our New, Upgraded HSA

- Member website
- Dashboard
- Online Bill Pay
- Expense Tracker
- Mobile App

The screenshot shows the hsabank member website dashboard. At the top left is the hsabank logo with the tagline "own your health™". To the right, it says "Last Login: 7/16/2014 - Online" and "MAI LAKE Logout". Below this is a navigation menu with "Home" (highlighted), "Accounts", "Profile", "Statements & Notifications", "Tools & Support", and "Dashboard".

The main content area is divided into several sections:

- I Want To...**: Contains three buttons: "Make HSA Distribution", "Make HSA Contribution", and "Manage My Expenses".
- Available Balance**: Shows "Health Savings Ac..." with a balance of "\$0.00".
- Message Center**: Features a "3" notification icon. It includes links for "HSA Enrollment View More" and "Download Mobile App". Below this is a tip: "To get your money faster, set up a bank account for direct deposit".
- Quick View**: A section titled "HSA Contributions by Tax Year". It shows a bar chart for "Tax Year 2014" with a value of "\$0.00" and a target of "of \$3,300.00". Below the chart are two footnotes: "\*Represents your contributions year to date compared to the maximum amount you can contribute based on IRS guidelines." and "\*Contribution amounts do not include pending contributions or rollovers."

At the bottom of the dashboard, there is a "Contact Us" link, an "Online Services Agreement" link, and a copyright notice: "© Copyright, Evolution1, Inc. 2004-2014, ALL RIGHTS RESERVED. Powered by 1Cloud, a product of Evolution1®".

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# Member Website

- Access to all accounts
- Quick links
- Account summary
- Transaction history
- Total available balance
- Contribution totals
- Claims (alerts, reminders, request reimbursement)

***Important to provide H.S.A Bank with email address to receive updates, alerts and reminders***

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# Dashboard for Healthcare Management

## Expense Tracker

- Medical Claims
- Premiums
- Document Repository

## Payment Manager

- CDH Account Payments
- Consumer Accounts Payments
- Online Bill Pay – Pay the Consumer, Pay the Provider

## Consumer Alerts

- Email, SMS, Mobile
- Expense and Payment Alerts
- Status Notifications

## Planning and Budgeting

- Spend Analysis
- Benchmark Reporting
- Recommendations

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# Important Reminders

- **Designate a Beneficiary**

- By having a designated beneficiary in place at time of your death, the assets of your H.S.A can be distributed according to the designation.

**Step 1:**  
After logging in to your account on the Member Website, click on the **Profile** tab.

Home myHealth Portfolio Accounts Tools & Support Statements & Notifications Profile I Want to...

**Profile / Profile Summary**

<b>Profile</b>	<b>Update Profile</b>	<b>Dependents</b>	<b>Add Dependent</b>
INVESTMENT TESTTHREE SHEBOYGAN, WI 53081 (888) 888-8888 customer@hsabank.com		No dependents	
<b>Gender</b> Female	<b>Marital Status</b> Single	<b>Beneficiaries</b>	<b>Add Beneficiary</b>
Employer Employee ID 888004568	Participant Account ID 0000012618	No beneficiaries	
		<b>Authorized Signers</b>	No Authorized Signers

**Step 3:**  
You will then be asked to provide information about your chosen beneficiary, including his/her Social Security Number and his/her birthdate. Upon completion of this form, click **Submit**.

Home myHealth Portfolio Accounts Education & Support Statements & Notifications Profile

I Want To... Manage My Expenses Available Balance No active plans available. Important Information HSA Bank is committed to protecting your personal and financial information. For complete details, please review our current Privacy and Opt-Out.

**Leave a Lasting Legacy**  
Click the Profile Tab To Designate or Update your Beneficiary(ies) Today

Message Center 1 To get your money faster, set up a bank account for direct deposit

Quick View HSA Contributions by Tax Year

**Step 2:**  
Next, click on **Add Beneficiary**.

Profile Banking/Cards Login information

**Profile / Add Beneficiary**

**Beneficiary Information**  
You may designate a beneficiary for your Health Savings Account (HSA). The designated beneficiary will receive your HSA assets in the event of your death. If you are married in common law or marital property states, you must designate your spouse as your Primary Beneficiary. You can change beneficiaries by submitting a notarized Beneficiary Change Form with your spouse's signature of consent.

Name \* First Name Last Name MR

SSN \* - - - - -

Birth Date \* mm/dd/yyyy

Address \* Address Line 1 Address Line 2 City Select a state... Zip Code

Relationship \* Select a relationship... Type \*  Primary  Contingent

# Online Bill Pay

- Allows members to pay providers online from their HSA by having a check sent

**hsabank.** own your health™

HOME ACCOUNTS PROFILE STATEMENTS & NOTIFICATIONS TOOLS & SUPPORT DASHBOARD MAI LAKE ▾  
Last Login: 7/17/2014 - Online | [Logout](#)

### Distribute HSA Funds

**Account Summary**

Available Cash:	\$0.00
Pending Investment Transfers:	\$0.00
Investment Fair Market Value:	\$0.00
<b>Total Available Balance:</b>	<b>\$0.00</b>

Current as of 7/17/2014 9:36 AM

**Distribution Details**

<sup>^</sup> Distribute Funds To:  Me  **Someone Else**  
When distributing funds to someone else, a check will be sent to the address you specify below.

<sup>^</sup> Description: Normal [? How to request other distribution types?](#)

<sup>^</sup> Amount: \$  + \$10.00 check distribution fee

Schedule:  **One-Time** [? How to set up a scheduled distribution?](#)  
 Recurring  
[View Scheduled Transactions](#)

<sup>^</sup> Distribution Method: Check

Recipient Name:   
When appropriate, provide the name of the person who received the service.

<sup>^</sup> Payee:  Add a New Payee [? How to add a new payee or select a saved one?](#)  
 Select a Saved Payee

Note:

**Additional Information**

Expense: Other ▾ [? How is this information used?](#)

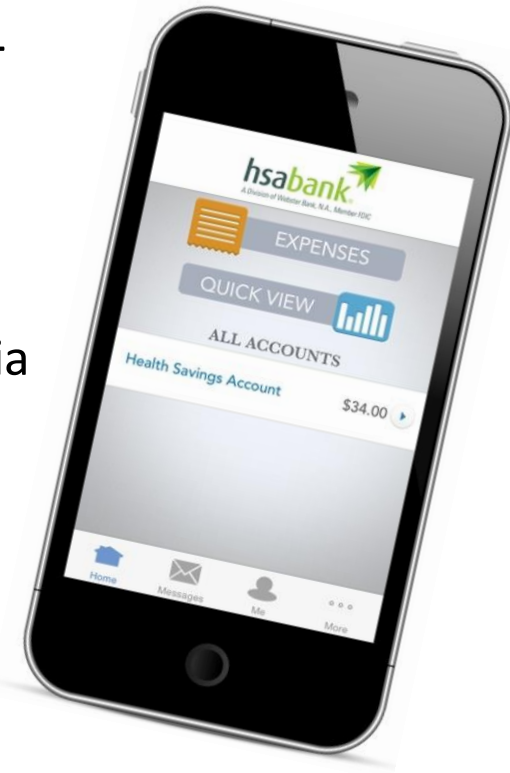
Recipient/Patient:  MAI LAKE

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# Mobile App

- Use iOS (iPhone, iPod Touch, iPad) or Android-powered device to:
  - Check available balances for account(s)
  - Save and store receipts using your device's camera
  - Receive account balances and configurable alerts via text message on any mobile device
  - Access customer service contact information



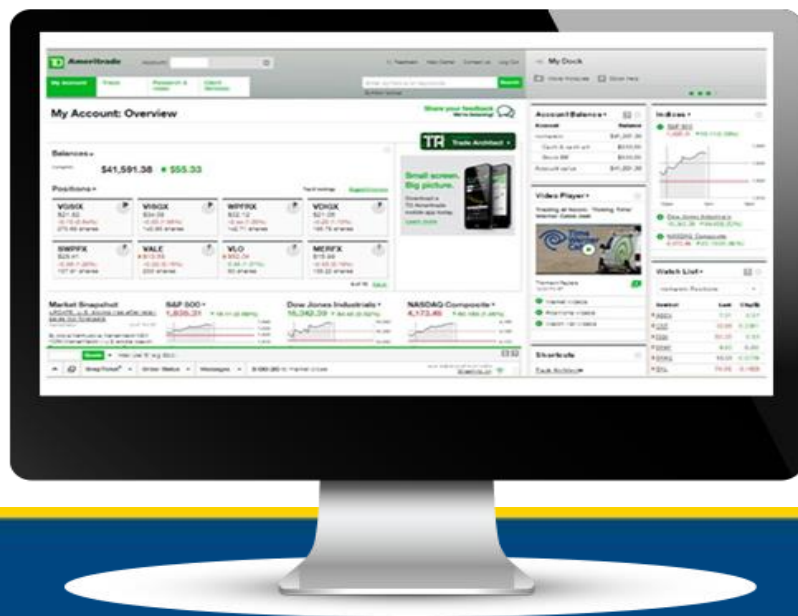
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# Investing your HSA funds

There is no minimum HSA balance required to begin investing – you can invest right away from dollar one.

- **TD Ameritrade** gives you access to stocks, bonds, and thousands of mutual funds. Trading fees may apply.
- **DEVENIR** offers a pre-selected group of no-load mutual funds covering a range of fund families and asset classes. An annual fee of \$24 is deducted from the investment account balance, prorata.



NOTE: Investment products are not FDIC insured, are not a deposit or other obligation of or guaranteed by HSA bank, and are subject to investment risks.

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# HSA Accounts Market Growth

- **HSA assets exceed \$51 billion.** The number of HSA accounts rose to 23.4 million, holding over \$51.4 billion in assets, a year over year increase of 20% for HSA assets and 11% for accounts for the period ending June 30th, 2018.
- **Health plans remain the largest driver of growth.** During first half of 2018, health plans were the leading driver of new account growth, accounting for 42% of new accounts.
- **HSA investments continue to grow.** HSA investment assets reached an estimated \$9.8 billion in June, up 45% year over year. The average investment account holder has a \$16,007 average total balance (deposit and investment account).
- **HSA industry revenues.** Devenir currently projects that the HSA market will exceed \$75 billion in HSA assets by the end of 2020.



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# On-line enrollment: (3<sup>rd</sup> year)



Associates **MUST** go on-line to confirm plans

Last year, **approx. 750 associates** used the system

Goal: 100% of 1340 FT/PT Associates

From Home:  
www.Thompsonhealth.com  
Careers\Compensation & Benefits

The screenshot shows the UltiPro user interface. At the top, there are three main tabs: MYSELF, ADMINISTRATION, and SYSTEM CONFIGURATION. Under MYSELF, there are sections for Personal, My Company, and Career & Education. A red circle highlights the 'MENU' button in the top left corner. A red arrow points from this menu to the 'Open Enrollment' link in the Benefits section of the right-hand column. Other links in the Benefits section include Current Benefits, Beneficiaries/Dependents, PTO Plans, COBRA, Health Care Eligibility, 1095-C, and Links. The 'Open Enrollment' link is circled in red.

The screenshot shows the Thompson Health website. The top navigation bar includes links for Health Services, Education & Classes, Patients & Visitors, Senior Living, Foundation, Careers, About Us, and Find A Doctor. A red circle highlights the 'Careers' link. A red arrow points from this link to the 'COMPENSATION & BENEFITS' page. The page content includes a section for 'Thompson Health Associate Compensation and Benefits' with links to a brochure, website, and UltiPro access instructions. A red circle highlights the 'Thompson Health Associate UltiPro Access Instructions' link. A red arrow points from this link to the UltiPro interface. At the bottom, there is a URL: https://www.thompsonhealth.com/Health-Services.



# Open Enrollment

You can:

- Make any changes to your current benefit plans for 2019
- Add or drop coverage for you and/or your eligible dependents
- Enroll in Medical, H.S.A., and/or Dental
- FSA/Dependent Care Flexible Spending Accounts (paper form)

**Ultipro OE module open**

**Monday, Nov. 12<sup>th</sup> through Tuesday, Nov. 20<sup>th</sup>**



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“I’ve been on the HDHP plan since 2012. 1<sup>st</sup> few years was great. I didn’t have many needs. These past few years my needs have increased. My spouse and I PLAN to spend \$2,700 in the 1<sup>st</sup> 3 months of the year, then I use the rest of the year to replenish my H.S.A. for next year.”

“Carrie (in pharmacy) is great and gives me the cost for each of my family’s medicines. And she’s reminded me to use a manufacture coupon if I’m paying full “retail” price.”

## Stories

“It’s painful to spend \$2,700 in the 1<sup>st</sup> 3 months of the year on just 3 medicines. But we use the Wegman’s mail-order since it’s a great price. And the rest of the year we only pay 2 copays for 3 months supply. Been doing mail-order since 2009 and we use our TAX-FREE H.S.A. funds”

“I started on the HDHP 1/1/18. I am relatively healthy now. I am motivated to save \$\$ in my H.S.A. regularly for when I need services later in life and for retirement (in 10 years)”

# GBS Disclaimers

- Our analysis of the plan costs is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts.
- Please see your policy or contact us for specific information or further details in this regard. This report contains an outline of the coverages provided by the carrier(s) or vendor(s) in place. It does not include all of the terms, coverages, exclusions, limitations, and conditions of the actual contract language. The policies and contracts themselves must be read for those details. Policy forms for your reference will be made available upon request.