



H.S.A. Medical Plan Offering FAQ's 2020

- **What happens to my Deductible and Out of Pocket that has already been met under my current PPO plan, if I move to new H.S.A. option at Open Enrollment?**
 - Your deductible and Out of Pocket that has been met under current plan will carry over to the H.S.A. Please keep in mind though, current plan deductible for PPO Plan is \$3,000 and total Out of Pocket is \$4500, including the deductible. The new H.S.A plan is a \$6800 Deductible with no Out of Pocket, so if you have already met your deductible you will have another \$3800 in deductible to reach before calendar year reset 1/1/2020. If you have met your Deductible and Out of Pocket of \$4500 on current plan, you will have another \$2300 to reach by end of year before claims are paid at 100%
- **What happens to my Dr. Co-Pays and Rx Co-pays if switching to new H.S.A. option from current PPO/Traditional option?**
 - All Dr. Co-pays and routine Prescription drug costs will now go towards deductible on H.S.A. Plan. However, allowed preventive Prescription drugs (Please see Preventive Prescription Listing) are covered at 100% with no deductible under H.S.A. plan. Dr. Co-pays under new H.S.A. plan offering will now also go towards deductible. You and Dependent family members will still have access to Telemedicine through TELADOC free of Dr. Co-pay charge. Please see TELADOC Flyer for details.
- **What is the maximum I can contribute to my H.S.A account including employer contribution?**
 - The maximum contribution for single employee is \$3550 for next plan year and \$7100 for any two or more enrolled in H.S.A. Plan.
- **What Happens to any Flexible Spending Account (FSA) elected amount for past year if moving to H.S.A. effective 10/1/2020?**
 - You will need to incur any expenses to be reimbursed by FSA prior to 9/1/2020, if you wish to use last of your FSA elected amounts.
- **Once money is contributed to my H.S.A. account does it follow the use it or lose it rule similar to FSA?**
 - No. Any money contributed to H.S.A. is yours and will roll from year to year and goes with you if you leave employment. This money can be invested and earn interest tax free. This money can be used for any eligible expenses even if you decide to leave H.S.A. plan in future open enrollment.