

HEALTHY DOLLARS

Colchester School District

1/1/20 – 12/31/20

Welcome to your Healthy Dollars Benefit Card. This letter includes your funding amounts, eligible expenses, tips on using the card and instructions on accessing your account online. If you have any questions about the benefits or the card please feel free to contact us at service@healthydollarsinc.com or 877-900-MYRX (6979).

Health Reimbursement Account (HRA)

	Single Plan	2-Person Plan	Family Plan
Employee Responsibility	\$200	\$400	\$400
HRA Funding	\$2,100	\$4,200	\$4,200

- **HRA Eligible Expenses** Medical Deductible, Prescription Deductibles & Co-Insurance ****NOTE: Prescriptions are covered from the beginning of the plan, your \$200/\$400 responsibility does not apply.**
- **Teacher's HRA Eligible Expenses: ALL IRS.**
 - Teachers: Go to: <http://healthydollarsinc.com/fsa-extras/> for a full list of eligible expenses.
- **Accessing your HRA**
 - Healthy Dollars will track the employee responsibility with a data feed from BCBS (received 2x/month). Once the employee responsibility has been met, the HRA account will be activated.
 - **Healthy Dollars will send checks to your providers automatically.**
 - **Your Healthy Dollars card will be used to pay for prescription deductible expenses. Reminder: Prescriptions do not apply to your responsibility.**
- **Pro-Rated - No**
- **Eligibility**
 - Employees working 20+ hours per week are eligible on the 1st of the month following a date of hire.
- **Plan Termination: End of Month - Employees have 3 months from the last day of the month of insurance eligibility to submit claims for payment or reimbursement.**

Flexible Spending Account (FSA)

- Contribution limit \$2,700 (per employee).
- Payroll: Bi-Weekly
- \$500 of unused funds will roll into your next plan year's account.
- Go to <http://healthydollarsinc.com/fsa-extras/> for a full list of eligible expenses.
- **Eligibility**

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- Employees working 20+ hours per week are eligible on the 1st of the month following hire date.
- **Plan Termination:** End of month - Employees have 3 months from the last day of the month of insurance eligibility to submit claims for payment or reimbursement.

Dependent Care Account (DCA)

- Contribution limit \$5,000 (per family).
- Payroll: Bi-Weekly
- Funds are available as they are withdrawn from your paycheck and expenses incurred.
- Daycare, after-school care, summer camps, adult daycare.
- Continual reimbursement 2 business days after payroll available if you are using a consistent provider, such as a daycare or preschool. Please note, summer & vacation camps may not be reimbursed until the camp dates have happened.
- **Eligibility**
 - Employees working 20+ hours per week are eligible on the 1st of the month following date of hire.
- **Plan Termination:** End of month - Employees have 3 months from the last day of the month of insurance eligibility to submit claims for payment or reimbursement.

Blue Cross Blue Shield Insurance Data Feed: Audit & Substantiation

- Healthy Dollars will receive a file from BCBS detailing your deductible expenses for each of your providers. Healthy Dollars will use this information from BCBS to substantiate payments made with the card.
- BCBS does not handle your dental and vision claims; therefore, you will still have to send us the documentation for those services if you use your FSA for these services.

Important Plan Notes

- When using your Healthy Dollars card, make sure that all medical and prescription services are submitted through BCBS and processed before you make a payment with your card.
- Healthy Dollars will issue a card for each employee and their spouse. If you need an additional card for an adult child, please email service@healthydollarsinc.com to request one.
- Cards will be mailed to your home address in separate, non-descript envelopes.
- You do not need a PIN to use your HD card.
- Set up an account online or through the mobile app to check balances and view transactions.