Colchester Union School District

eligible expenses, tips on accessing your funds and instructions on accessing your account online. For detailed information regarding your specific plan(s), please refer to your plan document(s). If you have any questions about the benefits or the card (if applicable), please feel free to contact us at service@healthydollarsinc.com or 802-876-5072.

Plan Year: 1/1/2027 – 12/31/2027

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Health Reimbursement Account (HRA)

Licensed Employees	Single	Single out-of-pocket *	Family	Family out-of-pocket *
Platinum	$1,900	$900	$4,000	$1,600
Gold	$1,900	$1,200	$4,000	$2,200
Gold CDHP	$1,900	$600	$4,000	$1,000
Silver CDHP**	$1,900	$2,100	$4,000	$4,000

Non- Licensed Employees	Single	Single out-of-pocket *	Family	Family out-of-pocket *
Platinum	$2,200	$600	$4,400	$1,200
Gold	$2,200	$900	$4,400	$1,800
Gold CDHP	$2,200	$300	$4,400	$600
Silver CDHP**	$2,200	$1,800	$4,400	$3,600

*The out-of-pocket amount is based upon the total out-of-pocket limit for that plan. Please refer to the SBC (Summary of Benefit Coverage) for each plan design to determine how the out-of-pocket is determined.

**Silver CDHP funds can be allocated to an HSA. Please see the HSA employee plan details below for more information.

- **Eligibility** - Please refer to your employment contract for eligibility in the plan.
- **HRA Eligible Expenses –** Medical and Prescription Deductible, Co-Insurance and Co-pays associated with the Blue Cross Blue Shield of VT plan you have enrolled in. ***Reimbursement for co-pays must be submitted manually and will be reimbursed via direct deposit.**
- **Accessing Your HRA Funds**
  - **Funds will be available on January 1st.**
  - **Healthy Dollars will send payment to your providers automatically**.
  - **Use your Health Dollars card to pay for prescription deductible charges.**
- **Plan Termination** - End of Month - Employees have 90 days from the last date of eligibility to submit claims for payment or reimbursement for services that occurred during plan eligibility.

Health Savings Account (HSA)

Licensed Employees	Single Plan	Single out-of-pocket*	Family	Family out-of-pocket *
Silver CDHP	$1,900	$2,100	$4,000	$4,000
Non- Licensed Employees				
Silver CDHP*	$2,200	$1,800	$4,400	$3,600

HSA Contribution Limit	Single Plan	2-Person Plan	Family Plan
Contribution Limit (District & Employee)	$4,500	$9,000	$9,000
HSA Catch-Up Contribution (age 55+)	$1,000	$1,000	$1,000

- **Eligibility** - Please refer to your employment contract for eligibility in the plan.
- **HSA Eligible Expenses** – Medical, Prescription, Over-the-Counter Medicines, Dental and Vision expenses. Navigate to HealthyDollarsInc.com/Members or use the QR Code to see a full list of eligible expenses.
- **Please Note** - Only your Medical and Prescription deductible and co-insurance amounts go towards your Blue Cross Blue Shield of VT out-of-pocket. Therefore, if you spend your HSA funds on other expenses, you may have out-of-pocket responsibilities.
- **Accessing Your HSA Funds**
  - **You will use your Healthy Dollars card to pay for medical services AFTER they have been processed with BCBS.**
  - **Healthy Dollars funds are accessible via your Healthy Dollars card or self-reimbursement through your online account (see set up instructions below)**.
- **Rollover** – Unused funds from the current plan year will roll over to the next plan year.
- **Plan Termination** – End of Month - HSA plan will be terminated 60 days after the date of termination to allow for any additional deposits to process. Employees keep all accrued funds and will convert their employer-sponsored account to a personal account. Communication from Avidia will be sent with further details and next steps.

Important HSA Plan Notes

- Healthy Dollars will set up a bank account for you with Avidia Bank. Please keep an eye out for any communication from them as well.
- Funds for the HSA will be provided to you on January 1st. Any additional payroll contributions will accumulate in your account throughout the year.
- HSA contributions, disbursement, and investments are all tax-free.
- You are responsible for the proper usage of your funds. Please hold on to all detailed receipts for your HSA expenses.
- When using your Healthy Dollars card, make sure that all medical and prescription services are submitted through Blue Cross Blue Shield of VT 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 Healthy Dollars card.
- Set up an account online or through the mobile app to check balances, view transactions, and set up bill pay. See account set up instructions and direct contribution and payment submission options below.
- Check out our website www.healthydollarsinc.com and navigate to our Members page for more resources and answers to frequently asked questions (FAQ's).

Flexible Spending Account (FSA)

- **Eligibility** - Please refer to your employment contract for eligibility in the plan.
- **Contribution Limit** - IRS maximum – currently $3,400 per employee
- **Eligible Expenses** – Navigate to HealthyDollarsInc.com/Members or use the QR Code to see a full list of FSA eligible expenses.
- **Rollover** - $680 of unused funds will roll over into your next plan year's account.
- **Plan Termination** – End of Month; Employees have 90 days from the last date of eligibility to submit claims for payment or reimbursement for services that occurred during plan eligibility.

Limited Purpose Flexible Spending Account (LPFSA)

- **Eligibility** - Please refer to your employment contract for eligibility in the plan.
  - Employees enrolled in and contributing to a Health Savings Account (HSA) are eligible to participate in the Limited Purpose FSA.
- **Contribution Limit** - IRS maximum – currently $3,400 per employee.
- **Eligible Expenses for *LPFSA*** – Dental and Vision Expenses ONLY.
  - **Exception** – Once you have met the minimum IRS required deductible (2027 limits $1,750-single $3,500-family) you can contact Healthy Dollars to have your LPFSA converted into a Full FSA if you choose.
- **Rollover** - $680 of unused funds will roll over into your next plan year's account.
- **Plan Termination** – End of Month - Employees have 90 days from the last date of eligibility to submit claims for payment or reimbursement for services that occurred during plan eligibility.

Dependent Care Account (DCA)

- **Eligibility** - Please refer to your employment contract for eligibility in the plan.
- **Contribution Limit** - $7,500 per family.
- **Payroll** - Bi-Weekly -26 pay periods.
- **Eligible Expenses** - Daycare, after-school care, summer camps (overnight camps not eligible) for children under age 13, adult daycare for eligible tax dependents.
- **Accessing Your DCA Funds** –
  - Funds are available as they are withdrawn from your paycheck and expenses incurred.
  - Continual reimbursement two (2) business days after payroll is available if you are using a consistent provider, such as a daycare or preschool. Please note, summer and vacation camps may not be reimbursed until the camp dates have happened.
- **Plan Termination** – End of Month - Employees have 90 days from the last date of eligibility to submit claims for payment or reimbursement for services that occurred during plan eligibility.

Important Plan Notes

- When using your Healthy Dollars accounts, make sure that all medical and prescription services are submitted through your medical plan and processed before you make a payment.
- Please hold on to all documentation showing date of service, services rendered, amount owed and paid as you may be asked to provide it to Healthy Dollars for verification purposes per IRS regulations.
- If your plan allows, 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 Healthy Dollars card.
- Set up an account online or through the mobile app to check balances and view transactions.
- Check out our website www.healthydollarsinc.com and navigate to our ***Members*** page for more resources and answers to frequently asked questions (FAQ's).

Online Account Instructions

Follow these easy steps to optimize your account.

Register for the Portal

Check your balance, submit claims, view transactions and more.

1. Visit www.healthydollarsinc.com and click ***Login > Member Portal> Register***.
2. Create your username and password.
3. Enter your first, last name and zip code.
4. Choose email or text for your one-time passcode.
5. Follow the prompts to complete your registration.

Set up Account Alerts

Confirm your preferences for important communications and alerts.

1. Hover over your name in the top right corner and click on ***Communication Settings*** in the menu that appears below your name.
2. Register your mobile phone for SMS text alerts.
3. For each alert type, choose how you want to receive the alert and click Save when you are done editing your preferences.
4. For HSA plans only, navigate to the ***Accounts Summary*** page, click on Statements link. Choose your ***Delivery Preference*** and Save.
5. For HSA plans only, navigate to the ***Accounts Summary*** page, click on Tax Forms link. Choose your ***Delivery Preference*** and Save.

Enroll in Direct Deposit

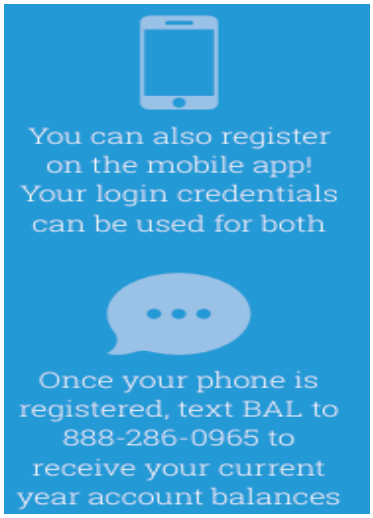
1. Click on ***Your Name > Profile*** in the top right corner
2. Click ***Edit*** above ***Reimbursement Method***.

3. Select ***Direct Deposit*** and fill out your bank account information. You may be asked to check your bank account for a small deposit and provide the amount of the deposit to confirm your account.

Download our Mobile App

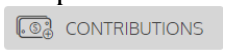
Manage your account on the go and access tools to help you save money.

1. Search for HealthyDollars on the **App Store** (iPhone) or **Google Play** (Android)
2. If you haven't registered yet, click **Sign Up** and follow the prompts. Ensure that you respond to the text you receive on your mobile to complete your registration
3. If you have already registered for the portal, use your same username and password to log in to the app.



If you have any trouble creating an account or questions, please call us at 877-900-6979 or email us at service@healthydollarsinc.com.

Employee HSA Direct Contribution

1. Log into your Healthy Dollars Account.
2. From ***My Accounts*** at the top of the screen, click on ***Health Savings Account – HSA***.
3. Click on ***Contributions***. 

4. If you have not added a personal bank account to draw funds from you will need to do this FIRST by clicking on ***Bank Accounts*** and adding one.
5. Choose ***Add Contribution*** to make a deposit into your account. Please note you are subject to any federal maximums.

Employee HSA Payment Submission

1. Login into your Healthy Dollars Account.
2. From ***My Accounts*** at the top of the screen, click on ***Health Savings Account – HSA***.
3. Select ***HSA Bill Pay***.
4. Choose your payment request type.
5. ***Pay Me*** – If you've already paid a bill and are seeking reimbursement.

6. Choose how you would like funds to be sent to you and the amount.
7. ***Pay Someone Else*** – If you have not paid a bill and want your HSA to pay a provider directly.
8. Enter Payee Name, Account Number with Payee, if applicable, and Amount to pay.
9. Select Payment Preferences – Once, Weekly or Monthly.
10. Click Submit.