



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)

Funding & Eligible Expenses

	Employee Responsibility	HRA Funding	Eligible Expenses
Single	\$200	\$2,100	Medical Deductible, Prescription Deductible & Co-Insurance
2-Person	\$400	\$4,200	
Family	\$400	\$4,200	

***Prescriptions are covered from the beginning of the plan, your \$200/\$400 responsibility does not apply.**

Accessing your HRA

- Healthy Dollars will track the employee responsibility with a data feed from BCBS.
- 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.**
- Teachers may use HRA funds for dental and vision expenses, these expenses must be submitted manually.

Flexible Spending Account (FSA)

- Contribution limit \$2,700 or IRS Limit (per employee).
- **Your first \$200/\$400 employee responsibility will be paid to your providers automatically out of your FSA. Do not use your Healthy Dollars card for these expenses.**
- \$500 of unused funds will roll into your 2021 account.
- Go to <http://healthydollarsinc.com/fsa-eligibility-list/> for a full list of eligible expenses.

Dependent Care Account (DCA)

- Contribution limit \$5,000 (per family).
- Funds are available as they are withdrawn from your paycheck and expenses incurred.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.

HEALTHY DOLLARS

Frequently Asked Questions

When do I use my Healthy Dollars Card?

- If you have an HRA (Covered by Colchester School District's Gold CDHP Plan), you will use your card to pay for all prescriptions.
- If you have an FSA, you may also use your card for any dental and vision expenses. **Do NOT** use your card for medical services applied to your deductible as Healthy Dollars will pay those to your provider automatically (if funds are available).
- If you need additional cards, please email service@healthydollarsinc.com.

How does the process work?

- Every Monday, Healthy Dollars receives a secure, electronic file with your Explanation of Benefits (EOB) information.
- Healthy Dollars uses this file to enter your claims into the system.
 - If you have an FSA – claims applied to your deductible will be automatically paid to your provider from your FSA (first \$200/\$400) and then out of your HRA.
 - If you do not have an FSA - claims are applied to your employee responsibility (tracked and noted as “deductible”) and once your responsibility has been met, we automatically generate a check to your provider for the deductible amount.

What do I need to do?

- Review your bills before you pay them!
- Make sure that your provider has credited your account with our check. It is possible that your provider will send you a bill before they receive our check.

What if I don't see the Healthy Dollars Check listed on my bill?

- First, call your provider and ask them if they received it and ask them to send you an updated bill.
- If they haven't received it yet, you can log onto your account to see when the check was processed or call our office to get the processed date.

How do I submit for 2019 FSA claims?

- You can manually submit any 2019 FSA claims to Healthy Dollars by January 31, 2020 through your online portal or via email, fax or mail using a manual claim form.

Audit & Substantiation

- Healthy Dollars will use the data feed from BCBS to match your card transactions to your deductible expenses. If we are unable to match the card transaction to the expenses sent to us from BCBS we will then send you a letter.
- BCBS does not handle your dental and vision claims, therefore you will still have to send us the documentation for those services.
- If you do not want Healthy Dollars to receive your data, you can sign an opt-out form and we will submit it to BCBS and they will not send us your data.
- **Reminder:** 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.