



SAINT JOSEPH'S  
Hospital

# Take Care

Learn What's New

## Aetna High Deductible Health Plan with Health Savings Account Quick Guide

The Aetna High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) is designed to give you more control over how you receive and pay for medical care and services, both now and in the future.

Use this guide as a resource. It provides you with additional details on the Aetna HDHP with HSA and its features so you can determine if this medical plan is the best choice for you and your family. The Aetna HDHP with HSA enables you to:

- Participate in an Emory-sponsored medical plan with the lowest employee contributions.
- Seek and receive preventive care In-Network at no cost to you.
- Set up an account – and receive a contribution from Emory – to pay for eligible medical services.
- Receive incentive rewards for your participation in health related activities.
- Support your efforts to stay healthy with access to information and programs and health topics affecting you and your family.
- Have the flexibility to choose how you pay and from whom you receive medical care and services.
- Contribute to and save pre-tax medical, dental and vision expenses incurred today and in the future.

**Read more inside!**

# The Aetna HDHP with HSA

The Aetna HDHP with HSA provides a more non-traditional approach to managing your health care than Emory's other, more traditional medical plans. The Aetna HDHP medical plan with HSA gives you more choice and flexibility while emphasizing and supporting you and your family's efforts to stay healthy. Like the more traditional medical plans, you have financial protection for medical costs through a deductible, co-insurance and an out-of-pocket maximum. But unlike more traditional plans, an account, funded in part by Emory, gives you the flexibility to choose how to spend your health care dollars. The Aetna HDHP medical plan also focuses on healthy living by providing preventive care coverage at 100% In-Network under the plan. In addition, a variety of tools, resources and incentives are all designed to help you Take Care.

## HSA Contributions

Once your Health Savings Account is established, the funds can be used to meet your deductible, pay current eligible medical expenses or be saved for future medical expenses – even after retirement. Contributions to your HSA can come from the following sources:

- **Emory**
- **Incentives** – Earned by you or your spouse or Legally Domiciled Adult (LDA)
- **You** – Contributed pre-tax through automatic payroll deduction (post-tax options are available, too)

HSA contributions are owned by you and are portable in the event you leave Emory.

## EMORY ANNUAL CONTRIBUTIONS

Each year you enroll in the Aetna HDHP with HSA, on January 1, Emory will make a contribution. You will receive \$500 if you are enrolled in individual (employee only) coverage. If you cover any dependents (spouse or LDA or children), you will receive an additional \$250 for a total annual maximum contribution of \$750 by Emory to your HSA. For employees who enter the plan at any time after January 1, Emory's contribution to the HSA will be prorated based on your enrollment date.



**New hires:** If you join Emory after January 1, your Emory HSA contribution will be prorated. If you join after the first of the month, you will receive credit for each remaining full month of the year.



A covered adult is either the covered employee and/or a legal spouse or LDA.

## INCENTIVES

In addition to Emory's annual contribution to your HSA, each covered adult (employee and spouse or LDA) can earn up to \$300 in incentives that are added to your HSA by participating in and completing various health activities throughout the year.

The maximum combined incentive amount that can be earned and contributed to your HSA during the plan year is \$600 (two covered adults). To ensure that incentive rewards are available to pay for your medical expenses, participate in and complete your incentives early in the year or once you initially enroll. Incentives earned typically post to your account within two weeks.

- **Health Assessment** – Log in to the secure Aetna Navigator site ([www.aetna.com](http://www.aetna.com)), click the "Simple Steps To A Healthier Life" link and complete or update your health assessment and earn \$150. This incentive is available annually, one time per year per covered adult.
- **Healthy Living Programs** – Following the completion of your health assessment, Aetna may suggest healthy living programs(s) tailored for you. All healthy living programs are designed to teach you about those things that affect your health. They may also provide you support, tools and information about a current health condition or health problem. Although there is no limit to the number of healthy living programs you can participate in each year, the \$150 is earned based on the first program you complete each year. You must complete the 30-Day Evaluation to earn the incentive. Programs are generally offered via Web or email over a four-to-eight week timeframe.

Unfortunately, dependent children are not eligible to receive incentive rewards, but their medical expenses can be paid using funds in your HSA.

## YOUR HSA CONTRIBUTIONS

In addition to contributions from Emory and any incentives you earn, you can also contribute to your HSA. You can make contributions in one of three ways: (1) **pre-tax payroll deduction\***, (2) after-tax electronic funds transfer or (3) manually mailed after-tax payment. The most convenient way to contribute is through pre-tax payroll deduction.

When combined with Emory's contributions and earned incentives, all annual HSA contributions cannot exceed \$3,100 for individual (employee only) coverage or \$6,250 if you cover dependents, per IRS guidelines. If you are age 55 or older, you may contribute an additional \$1,000 to your HSA, known as a "catch-up contribution," for a maximum annual HSA contribution amount of \$4,100 for employee only coverage and \$7,250 for family coverage, per IRS guidelines. Catch-up contributions are allowed until you begin participating in Medicare. If your total HSA contributions exceed annual maximums, you will be taxed on the excess.

You can make changes to your method of contribution, as well as your contribution amount at any time during the year; payroll deduction changes are processed monthly.

\* NOTE: Pre-tax payroll deductions are not available for LDAs.

## Employee Contributions

It is important to note that employee contributions to enroll in the Aetna HDHP medical plan with HSA are significantly lower than your premium contributions to participate in the other Emory-sponsored medical plans.

## Annual Deductible

The Aetna HDHP medical plan meets the IRS guidelines for a high deductible health plan and, therefore, qualifies for the accompanying Health Savings Account (HSA). You can use the funds that accumulate in your HSA to pay eligible medical, dental and vision expenses or to cover the expense of meeting your deductible on an annual basis. If there are no funds accumulated in your HSA, or if you have already exhausted the available funds in your HSA and haven't yet met your annual deductible, you are financially responsible for meeting the deductible before the plan pays for any eligible expenses.

### EMPLOYEE ONLY COVERAGE:

#### Annual Deductible - \$1,500 (In-Network)

You pay the first **\$1,500** in eligible expenses, regardless. You can fund these expenses by utilizing your HSA. The \$500 Emory contribution is deposited in your HSA and up to an additional \$300 for incentive rewards you earn may be deposited. Therefore, your potential HSA accumulated funds totals \$800. This leaves a financial exposure of \$700 (\$1,500 - \$800 = \$700) towards your remaining deductible that must be met before the plan pays any expenses. One way to fully fund your HSA to cover expenses while meeting your deductible each year is for you to make a contribution to your HSA. Each year, you can contribute up to an additional \$2,300 pre-tax to your HSA.

### EMPLOYEE + SPOUSE OR LDA, EMPLOYEE + CHILD(REN) AND FAMILY LEVEL COVERAGE:

#### Annual Deductible - \$3,000 (In-Network)

You pay the first **\$3,000** in eligible expenses, regardless. You can fund these expenses by utilizing your HSA. The \$750 Emory contribution is deposited in your HSA and up to an additional \$600 for incentive rewards you and your spouse or LDA earn may be deposited. Therefore, your potential HSA accumulated funds totals \$1,350. This leaves a financial exposure of \$1,650 (\$3,000 - \$750 - \$600 = \$1,650) towards the remaining deductible that must be met before the plan pays any expenses. Eligible expenses incurred by a covered family member count toward satisfying the annual deductible. One way to fully fund your HSA to cover expenses while meeting the deductible for your family each year is for you to make a contribution to your HSA. Each year, you can contribute up to an additional \$4,900 pre-tax to your HSA.

## Co-Insurance

Once the deductible has been satisfied, the plan provides coverage for eligible expenses through co-insurance. Just like the more traditional medical plans Emory sponsors, the highest levels of coverage under the plan are by utilizing the Emory Provider Network (EPN) or by obtaining services from In-Network providers (Aetna National Network). Remember, all the Emory sponsored medical plans operate on the same Network structure, which is:

- EPN – Plan pays 90% of eligible medical expense, you pay 10%
- In-Network – Plan pays 80% of eligible medical expense, you pay 20%
- Out-of-Network – Plan pays 60% of eligible medical expense, you pay 40%

## Annual Out-of-Pocket Maximum

Again, just like the more traditional medical plans Emory sponsors, the Aetna HDHP medical plan with HSA also provides financial protection for you and your family in the event of a catastrophic illness or injury through the annual out-of-pocket maximum. If your share of expenses (deductible and co-insurance paid by you) during the year reaches \$3,000 for employee only coverage and \$8,000 for employee + spouse or LDA, employee + child(ren) or family level coverage (In-Network) all remaining eligible expenses are covered by the plan at 100%, including Emergency Room visits and prescription medication.

## Health Savings Account (HSA)

Any funds that accumulate in your HSA that remain at the end of the plan year are yours. They are not forfeited like funds contributed to a Flexible Spending Account (FSA) can be and they do not expire. HSA funds are even portable. In the event you decide to leave Emory, you can take them with you to cover future eligible medical, dental and vision expenses. With all health savings accounts, the convenience of a debit card is offered. You can use the debit card to pay at the point of sale or at ATMs to withdrawal cash to reimburse yourself for an eligible expense that you paid. Save your receipts – you are responsible for maintaining proof that you used the funds for eligible expenses in the event the IRS asks for documentation. In addition, due to the tax advantages of having a health savings account, the IRS does impose penalties if you do not use the funds on eligible expenses.

## Prescription Drug Coverage

The pharmacy benefit manager for the Aetna HDHP medical plan with HSA is Aetna. You may fill prescriptions either at a retail pharmacy (30 day supply) or by using Aetna Rx Home Delivery (90 day supply). If funds are available in your HSA, you have the option of using HSA funds to pay for your prescriptions using your account debit card, or you can pay cash and reimburse yourself later.

Prescription Drug Benefits	
	<b>Retail</b> Up to a 30-day supply <b>Home Delivery</b> Up to a 90-day supply
<b>You Pay</b>	
<b>Tier Zero</b>	\$0
<b>Tier 1</b>	10% after deductible (\$25 maximum)
<b>Tier 2</b>	20% after deductible (\$35 maximum)
<b>Tier 3</b>	30% after deductible (\$70 maximum)
<b>Tier 4</b>	40% after deductible (\$100 maximum)

Call Aetna member services at 800-847-9026 to determine your coverage tier.

# More Information About the Health Savings Account

There are IRS limits to the new contributions you may make annually to your Health Savings Account (HSA): \$3,100 for individual coverage and \$6,250 for family coverage. However, the actual funds in your account may exceed the annual contribution limits.

When you are ready to use the funds in your account, you may access them in the following ways:

- **HSA Visa debit card** – You will receive a Visa debit card in your welcome kit from Aetna. Once activated, you may use the debit card just as you would a debit card tied to a savings or checking account, as long as you use it to pay eligible expenses. You may make payments by phone, online or in person with the debit card. You may also withdraw funds from your HSA with the debit card at ATMs to reimburse yourself for eligible expenses you paid.
- **HSA checkbook** – Use the HSA checkbook feature to write checks for eligible medical expenses. You may use checks in-person or for mail-in payments. To use the HSA checkbook, you must request checks and pay a fee of \$10.65 for each order of 20 checks.
- **HSA auto-debit feature** – For ease of use, you may sign-up to have funds for eligible expenses automatically deducted from your HSA to pay claims. It is important to note that you may NOT use the auto-debit feature for pharmacy expenses or for LDA medical expenses. For these expenses, you would either use your debit card or pay cash and reimburse yourself later. You can enroll or cancel participation in the auto-debit feature at any time.
- **Reimbursement** – When you pay eligible expenses, you may reimburse yourself from your HSA by withdrawing cash at an ATM with your debit card, or if you've ordered checks, you can write yourself a check.

Funds must be available in your account on the day you pay the claim or pay yourself back. HSA funds may not be used to pay or reimburse LDA expenses. Be sure to keep your receipts.



It's portable! Your HSA is yours to keep. If you leave Emory, you can take your HSA funds with you. You can even use your HSA dollars when you retire for eligible health care expenses.

## Eligible Expenses

HSAs are to be used for eligible medical expenses, such as deductibles and co-insurance for doctor visits, hospitalization and surgery for you and your eligible dependents. You may also use your HSA for prescription medicines, dental care and certain vision expenses.

In general, you may not use your HSA to pay health care premiums while an active employee. However, there are exceptions for COBRA enrollees, and for those receiving unemployment benefits or who are age 65 and older. You may also use HSA funds for Medicare premiums and long-term care (LTC) premiums, if applicable.

Any HSA funds used for ineligible expenses are subject to income tax and a 20% IRS tax penalty.



The HSA is all about choice. If you have funds available in your HSA, you can use them to pay your eligible medical expenses.

Or, you can choose to save your HSA dollars and pay eligible expenses yourself. HSA funds are not forfeited at the end of the plan year; your HSA dollars will continue to be available for you to use.



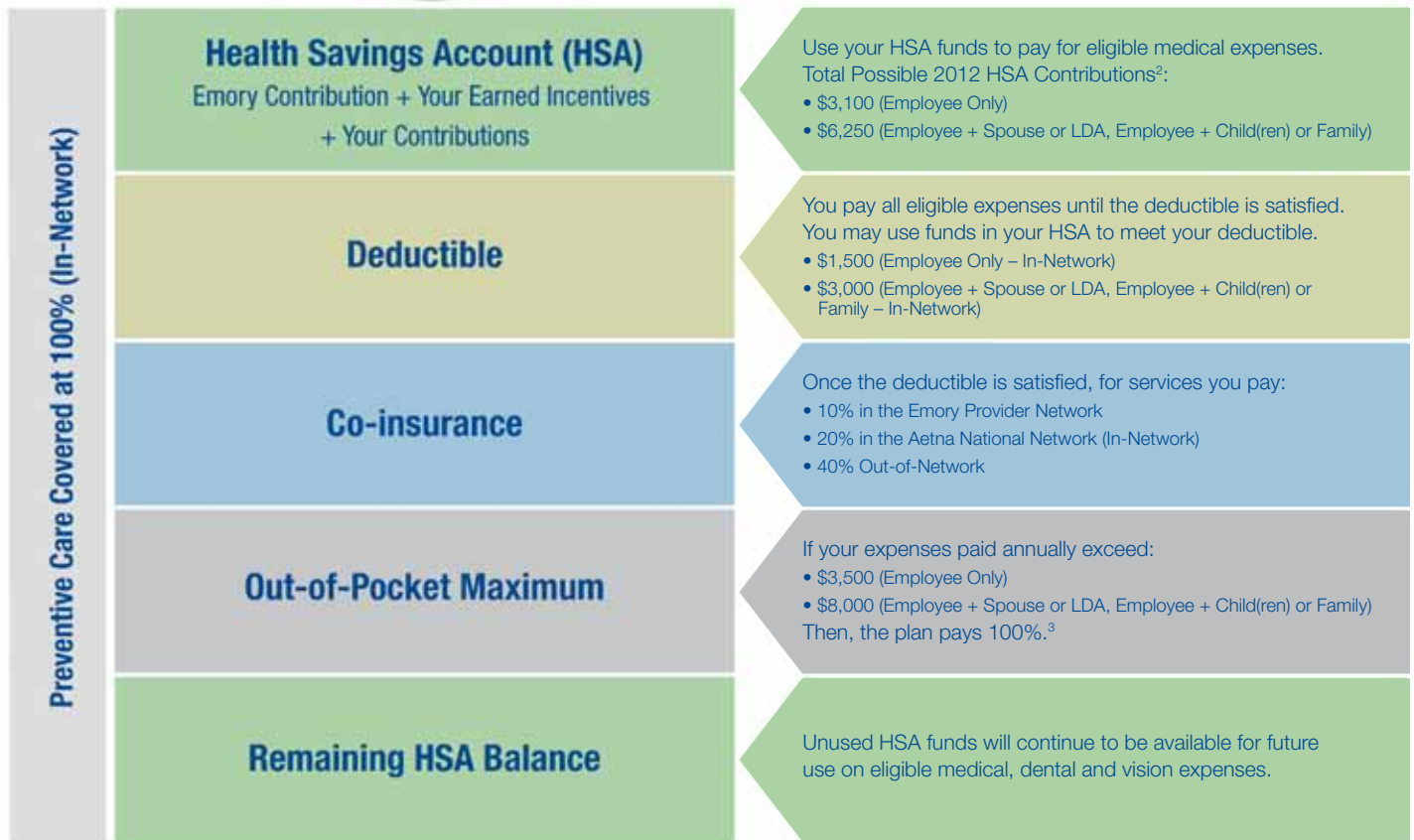
Per IRS rules, funds in your HSA cannot be used to pay medical expenses for your Legally Domiciled Adult (LDA). Your LDA can establish his or her own HSA with Aetna for expenses that cannot be covered through your account.

# How The Aetna HDHP with HSA Works

The Aetna HDHP medical plan with HSA encourages healthy living by providing 100% coverage for preventive care when you use Emory providers or In-Network providers (Aetna National Network). The plan also gives you more control over how you receive and pay for health care services. Like traditional health plans, the Aetna HDHP medical plan with HSA has a deductible, co-insurance and an out-of-pocket maximum to provide financial protection in the event of a serious illness or injury. A distinct advantage when enrolling in the HDHP medical plan is the ability to set up a health savings account and contribute pre-tax to it each year.



Due to IRS restrictions, you must be under age 65 in order for you to be eligible for participation in the Aetna HDHP medical plan with HSA.



<sup>1</sup> Covered adult is the covered employee and/or a legal spouse or LDA.

<sup>2</sup> Employees 55 years of age and over can add up to an additional \$1,000 contribution to the HSA maximums for catch-up contributions.

<sup>3</sup> Once the annual out-of-pocket maximum is satisfied, the plan pays 100% of all remaining eligible expenses during the plan year, including Emergency Room co-pays and prescription medications.

# Aetna HDHP Medical Plan with HSA Examples

## Donna

### Single Coverage – Employee Only

Meet Donna! Her health expenses throughout the year are usually low. Other than getting her annual physical, she typically has few medical expenses. Since she does not usually spend much on health care, Donna likes the idea of a plan that provides 100% covered preventive care and funding from Emory to meet her other health care needs during the year. Donna takes advantage of 100% In-Network covered preventive care by getting her Well-Woman check-up. She also has one office visit and fills one prescription each month from Tier 2 at a retail pharmacy. During the year, Donna completes the health assessment under the plan incentives. Look in the column below to see how Donna's expenses in year one were paid.



### YEAR ONE

#### Donna's HSA Contributions

Emory's contribution	\$ 500
Incentive earned: Completed health assessment	\$ 150
Donna's Contribution (\$100 per month x 12 months)	\$1,200

**Total HSA funds available** .....\$1,850

#### Donna's Medical Expenses

Tier 2 prescription	\$ 420
In-Network office visit	\$ 125
Well-Woman visit (preventive care is paid by the plan at 100%)	\$ 0

**Total expenses**.....\$ 545

#### Donna's Totals

HSA funds available	\$1,850
Annual deductible satisfied	\$545
Annual out-of-pocket maximum satisfied	\$545

With the Aetna HDHP medical plan with HSA, Donna can pay for her \$545 in expenses by using her HSA. The \$1,305 remaining in her HSA after her expenses paid will be available for future eligible medical expenses.

### YEAR TWO

#### Donna's HSA Contributions

HSA balance carried over from previous year	\$1,305
Emory's January 1 contribution	\$500
Incentives earned after January	\$150

**Total HSA funds available in year two** .....\$1,955

#### Donna's Medical Expenses

Tier 2 prescription	\$420
In-Network office visit	\$125
Well-Woman visit (preventive care)	\$0

**Total Expenses in year 2**.....\$ 545

#### Donna's Totals

HSA funds available	\$1,955
Annual deductible satisfied	\$545
Annual out-of-pocket maximum satisfied	\$545

With the Aetna HDHP medical plan with HSA, Donna again used her HSA to cover her \$545 of medical expenses during the plan year.

The \$1,410 remaining in her HSA at the end of year two will be available for future use.

### YEAR THREE

#### Donna's HSA Contributions

HSA balance from previous year	\$1,410
Emory's January 1 contribution	\$500
Incentives earned after January 1	\$150

**Total HSA funds available in year three** .....\$2,060

**Annual deductible to meet**.....\$1,500

For year three, Donna has accumulated enough funds in her HSA to cover her annual deductible should she incur a large health expense.



To see how the Aetna HDHP medical plan with HSA compares with other traditional plans that Emory offers, use the Health Plan Calculator at [www.ourehc.org](http://www.ourehc.org).

## The Smith Family

### Family Coverage — 2 Adults, 1 Child

Meet the Smiths! Andrew and Cindy and their three-year old son, Joe, have a variety of planned and unplanned health expenses throughout the year. Each year they all normally get an annual physical exam. In addition to these expenses, the family estimates at least four office visits — two Well-Child and two Well-Adult visits. Both Cindy and Andrew have also earned incentives for their HSA by completing the two health assessments and their own healthy living programs.



## YEAR ONE

### Smith Family HSA Contributions

Emory's contribution	\$750
Incentive earned: Completed health assessment x 2	\$300
Incentive earned: Completed healthy living program x 2	\$300
Smith Family Contribution	\$4,800
<b>Total HSA funds available</b>	<b>\$6,150</b>

### Smith Family Medical Expenses

	Smiths Paid	Plan Paid	HSA Funds Used
Joe has an emergency room visit that results in eligible charges totaling \$750.	\$750	\$0	\$0
Two In-Network office visits for Cindy at \$125 each totaling \$250	\$250	\$0	\$0
Two In-Network office visits for Andrew at \$125 each totaling \$250	\$250	\$0	\$0
Two In-Network Well-Adult and two Well-Child visits at \$125 each totaling \$500.			
The Smiths' responsibility is \$0 because preventive care is covered at 100%.	\$0	\$500	\$0
<b>Total expenses</b>	<b>\$1,250</b>	<b>\$500</b>	<b>\$0</b>

The Smiths' have HSA available funds totaling \$6,150. They have decided to save their HSA funds for future eligible medical expenses. **Alternatively, the Smiths could have decided to pay all of their expenses incurred using their HSA, and paid \$0 out of their own pocket. Then, they would start year two with an HSA balance of \$4,900 (\$6,150 - \$1,250 = \$4,900) from year one's balance rolling forward.**

# Frequently Asked Questions

## How do I deposit funds into my HSA?

Funds to your HSA can come from (1) Emory's annual contribution, (2) incentives you and/or your spouse or LDA earn and (3) contributions you and/or your spouse make. Your contributions to the HSA, including contributions from your spouse, can be made through pre-tax payroll deductions, or may be made after-tax by electronic funds transfer or mail-in payments. LDA's cannot make cash contributions to your HSA, but can contribute to HSAs they establish on their own.

## Can I use the funds in my HSA to pay medical expenses for my LDA?

No. The IRS defines dependent eligibility for filing for eligible expenses through accounts such as HSAs and FSAs (flexible spending accounts). While Emory allows employees to cover LDA's through Emory-sponsored medical plans, HSAs and FSAs must adhere to federally-established guidelines. LDA's do not meet IRS guidelines for eligible dependents. However, LDA's may establish their own HSAs (independent of the employee's HSA) through Aetna, and may use their own HSAs to cover eligible expenses for themselves. However, eligible expenses for LDA's will be covered under the Aetna HDHP medical plan once the deductible has been satisfied.

## How do I get a new or additional debit card for myself or my dependents?

If you need a replacement card or an additional card for yourself or your dependent, you may request additional cards by logging on to Aetna Navigator website. You may also contact Aetna member services at 1-800-847-9026 for additional help. A fee may be charged to order a replacement card.

## I am a new employee and want to enroll in the Aetna HDHP medical plan with HSA. Will I receive the entire annual Emory contribution?

The contributions you receive from Emory to your HSA will be prorated based on when you activated your HSA. For example, if you are hired on February 10 and enroll in employee only coverage, you receive the annual contribution for the March – December timeframe – that's 10 out of 12 months or 83% of the year ( $\$500 \times .83 = \$416$ ) that will be contributed to your HSA from Emory.

## If I change my coverage level mid-year, what do I need to do?

Contact the Benefits Department at 404-686-6044; Email: EHC.HR/Benefits@emoryhealthcare.org..

## I am over 55 years of age. Can I contribute more to my HSA?

Yes, if you are an Emory employee and are over the age of 55, you can make an additional \$1,000 in "catch-up" contributions to your HSA. When including catch-up contributions, the annual contribution maximums are increased to \$4,100 for individual coverage and \$7,250 for family coverage.

## I did not originally sign-up for the auto-debit feature, but would like to now. How can I do this?

You can enroll – or cancel your enrollment – in the auto-debit feature at any time. Log on to Aetna Navigator website or call Aetna member services at 1-800-847-9026 to make changes to your auto-debit enrollment.

## How do I access the beneficiary form for the HSA?

Beneficiary designation forms are available on the Aetna Navigator website. After you log on to your account, click the Tools & Resources tab at the top of the page.

## Can I still have an FSA if I am enrolled in the Aetna HDHP medical plan with HSA?

Yes. You can enroll in a limited Health Care Flexible Spending Account (FSA) even if you are enrolled in an HSA under the Aetna HDHP medical plan with HSA. With the limited FSA, you must exhaust the funds you set aside each year in your account for eligible dental and vision care expenses in full each plan year or you will forfeit the funds you have set aside. With the HSA, you choose when and whether to use the funds set aside. HSA funds are yours to keep; you do not forfeit them at the end of the plan year.

## When will I see my incentive contribution in my HSA account?

The Health Assessment must be completed or updated to be eligible for the Healthy Living Programs. The Health Assessment incentive is generated upon completion/update. The incentive for participating in a Healthy Living Program is generated by completion of the 30-Day Evaluation. This evaluation is sent by email to the participant and must be completed within 30 days of receipt. Emory processes all incentives completed by the 15th of the month for incentive payment on the next payroll for monthly paid employees and next pay period for biweekly paid employees.



## Check Up on Your Covered Medications

It's a good idea to occasionally check up on your medications' coverage tiers. Sometimes during the year, drugs change tiers or are added to the tier list. To be certain which tier your medications are on prior to a refill, call Aetna Member Services at 800-847-9026.