

HEALTHY DOLLARS

Colchester Union School District

Plan Year: 1/1/24 - 12/31/24

Welcome to your Healthy Dollars Benefit Account. This letter includes your funding amounts, eligible expenses, tips on accessing your funds 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)

Contents

Health Reimbursement Arrangement (HRA) Page 2
 2024 HRA and Out of pocket amounts
 Eligible HRA Expenses
 Accessing your HRA
 Important Plan Notes

Health Savings Account (HSA) Page 2-3
 HSA district contributions & IRS maximums
 Eligible HSA Expenses
 Accessing your HSA
 Important Plan Notes

Flexible Spending Account (FSA) Page 3
 FSA contribution limits
 FSA Eligible Expense link

Dependent Care Account (DCA) Page 4
 DCA Contribution Limits
 DCA Eligible Expenses

Important Plan Notes (FSA & DCA) Page 4

Online Account Instructions.....Page 4-5

HEALTHY DOLLARS

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.

- **HRA Eligible Expenses:** Medical and Prescription Deductible, Co-Insurance & Co-pays associated with the BCBS plan you have enrolled in.
- **Accessing HRA funds**
 - Funds will be available on January 1st.
 - Healthy Dollars will send checks to your providers automatically.
 - Your Health Dollars card will be used to pay for prescription deductible charges.
- **Eligibility:** Please refer to your employment contract for eligibility into the plan.
- **Plan Termination:** Employees have 3 months from their date of termination to submit claims for payment or reimbursement.

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)	\$3,850	\$7,750	\$7,750	
HSA Catch-Up Contribution (age 55+)	\$1,000	\$1,000	\$1,000	

HEALTHY DOLLARS

- **HSA Eligible Expenses:** Medical, Prescription, OTC, Dental and Vision expenses. Please visit <https://www.healthydollarsinc.com/members> for a full list of eligible expenses.
- **Please Note:** Only your Medical and Prescription deductible and co-insurance amounts go towards your BCBS out of pocket. Therefore, if you spend your HSA funds on other expenses, you may have out of pocket responsibilities.
- **Accessing HSA funds**
 - You will use your Healthy Dollars card to pay for medical services AFTER they have been processed with BCBS.
 - Your Health Dollars card will be used to pay for prescription deductible charges.
- **Eligibility:** Please refer to your employment contract for eligibility into the plan.
- **Plan Termination:** The HSA is portable and will go with you upon plan termination.

Important HSA Plan Notes

- Healthy Dollars will set up a bank account for you with WCS Bank. Please keep an eye out for any communication from them as well.
- Funds for the HSA are 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 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, view transactions and set up bill pay.

Flexible Spending Account (FSA)

- Contribution limit \$3,050 or the IRS Maximum (per employee)
- \$610 of unused funds will roll into your next plan year's account
- Go <https://healthydollarsinc.com/fsa-eligibility-list/> for a full list of eligible expenses.
- **Eligibility:** Please refer to your employment contract for eligibility into the plan.
- **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.

HEALTHY DOLLARS

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.
- **Eligibility:** Please refer to your employment contract for eligibility into the plan.
- **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.

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.

Online Account Instructions

To set up your account online go to www.healthydollarsinc.com or download our app which is available on the Apple App Store and the Android Market! Just Search for "Healthy Dollars".

Smartphone App Instructions

1. Click 'Sign Up'.
2. Enter your First Name, Last Name, and home zip code.
3. Check the button if you have received a debit card for your benefits account. If you did not receive a card or if it is not available, leave this button unchecked.
4. If asked, your Employer ID is **AAICOLCHESTE** and your Employee ID is your Social Security Number, no dashes or spaces.
5. To verify your account, please select either email or phone number to send a code to.
6. Enter the code received either by email or by text.
7. Enter your email address and create your User ID and Password. Username must be between 8-12 characters. Passwords must be 8-16 characters and contain 3 of the 4 following types of characters: an upper case letter, a lower case letter, a special character (!,@,#,\$, etc.) or a number.
8. Answer four (4) security questions, click Submit, and confirm when prompted.

HEALTHY DOLLARS

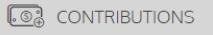
- Once logged in, please go to your Personal Information, and update your reimbursement method to direct deposit. You will need your bank account information to do this.

Desktop Instructions

- On the www.healthydollarsinc.com webpage, click on 'Portal Login' on the upper righthand side of the home page.
- Click on 'Member Portal' on the Portal Login page.
- Click on 'Register'.
- Create a Username; must be between 8-15 characters.
- Create a Password; must be between 8-16 characters and must contain three (3) of the following types of characters:
 - UPPER CASE LETTER
 - lower case letter
 - special character (!,@,#,\$, etc.)
 - number
- Enter your first and last name.
- Enter your email address.
- Registration ID: your Employer ID is **AAICOLCHESTE**.
- Employee ID: enter your social security number without dashes or spaces.
- Check the 'I accept Terms of Use' box and then check 'Next'.
- Once logged in, please check your demographic information, and enter your direct deposit information.

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

- Log into your Healthy Dollars Account.
- From "My Accounts" at the top of the screen, click on "Health Savings Account – HSA."
- Click on "Contributions." 
- 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.
- Choose "Add Contribution" to make a deposit into your account. Please note you are subject to any federal maximums.

Employee HSA Payment Submission

- Login into your Healthy Dollars Account.
- From "My Accounts" at the top of the screen, click on "Health Savings Account – HSA."
- Select "HSA Bill Pay."
- Choose your payment request type.
- Pay Me – If you've already paid a bill and are seeking reimbursement.
- Choose how you would like funds to be sent to you and the amount.
- Pay Someone Else – If you have not paid a bill and want your HSA to pay a provider directly.
- Enter Payee Name, Account Number with Payee, if applicable, and Amount to pay.
- Select Payment Preferences – Once, Weekly or Monthly.