



HSA FREQUENTLY ASKED QUESTIONS

ARE EMPLOYEE CONTRIBUTIONS TOWARD THE HEALTH SAVINGS ACCOUNT (HSA) MANDATORY?

The board provides \$750 for a single policy and \$1,500 for a family plan annually, as a lump sum. Employees do not have to contribute to the plan.

HOW DOES THIS PLAN BENEFIT THE EMPLOYEE?

The current health insurance plan is not sustainable by the board or employee. If costs aren't controlled soon, the board and employees will incur an excise tax, beginning in 2018, in excess of \$3 million.

CAN I PUT IN A LUMP-SUM DEPOSIT, OR DO I HAVE TO GO THROUGH PAYROLL DEDUCTION?

With HSAs, there is flexibility in the rules, depending on internal limitations. You may deposit funds toward your HSA outside of the payroll deductions, but are not encouraged to, as payroll deduction allows these funds be put into your account tax free.

IF MY SPOUSE RECEIVES MEDICARE, AM I ELIGIBLE FOR AN HSA?

Yes, as long as you, the employee, are not receiving any Medicare benefits.

IS BIRTH CONTROL COVERED UNDER THE HDHP/HSA?

Yes, birth control is considered preventive care. Most generics will be available to you not subject to the deductible, at no cost.

ARE OVER-THE-COUNTER MEDICATIONS COVERED UNDER THE HDHP/HSA?

Over the counter medications are not covered under the HDHP. You can choose to use your HSA dollars for over the counter medications but your doctor will need to provide a prescription for the over-the-counter medication. You should make a copy of the prescription and keep with your receipts in case of tax repercussions.

ARE MENTAL HEALTH ISSUES COVERED?

Due to Mental Health Parity, mental health issues are treated like any other disease. Benefits will be paid according to the place of service and the type of provider being accessed.

WILL I BE NOTIFIED BY UHC REGARDING CHANGES TO MY PRESCRIPTION COVERAGE?

UHC will notify in writing those staff members that will be negatively impacted regarding changes in prescription coverage 60 days and 30 days before the changes occur. They will also provide alternative medications that you may want to discuss with your doctor.

HOW CAN I FIND OUT THE NEGOTIATED RATE OF MY CURRENT PRESCRIPTIONS BEFORE THE 2015 BENEFITS BEGIN?

You can find the negotiated price of your current prescriptions on your receipt from your pharmacy. (The detailed receipt typically stapled to the bag showing the drug name, date of service, patient name, dosing instructions, etc. – not the cash register receipt.)

AM I ABLE TO COVER MY SPOUSE ON THIS HSA PLAN IF THEY PARTICIPATE IN MEDICAID/MEDICARE?

HSA eligibility is determined by the status of the HSA “account holder” and not the dependents of the account holder. Your spouse being on Medicare does not disqualify you from covering him/her on your plan and continuing contributions to the HSA up to the family limit. The Dayton Public School District provides equal educational and employment opportunities for all people without regard to race, gender, ethnicity, color, age, disability, religion, national origin, creed, sexual orientation, or affiliation with a union or professional organization.