

SUPERIORUSA

B E N E F I T S

Payroll & Third Party Administration

Douglas County – Consumer
Driven Healthcare Accounts

Douglas County

Consumer Driven Healthcare Accounts Participant Enrollments

January 1, 2015

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Driven Healthcare Accounts

Who is SuperiorUSA?

- The County's Third Party Administrator (TPA) for your Consumer Driven Healthcare (CDH) Accounts. These are the non-insurance parts of your Healthcare Benefits Program.
- Our office is in Duluth and you'll be working with local administrators for all of these accounts.
- We run the accounts, offer debit cards, process claims, provide reimbursements, handle participant questions, and keep the plans in compliance...simply put, **we are here to help participants successfully use your accounts!**
- Local and toll-free phone and fax, local mailing, email, and Consumer Portal for all of your account and claims access and information at www.superiorusa.com then "Employee Flex Access" on the left side

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Your Accounts and Employer Funding

- For those enrolling in the County's HDHP group medical plan option, the employer funding to your HSA will be 1/2 of the insurance deductible:
 - Single coverage: \$750 ER Contribution (\$1500 deductible)
 - Family coverage: \$1500 ER Contribution (\$3000 deductible)
 - All coverages: Add'l \$250 from ER if do Health Risk Assessm...
- For those not on the HDHP option (either keeping the lower deductible option or not enrolling in the group medical plan at all), you can use the full Health Care Flexible Spending Account (H-FSA)
- For all eligible employees (regardless of health plan selection), you can use the Dependent Care Flexible Spending Account (D-FSA)

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BENEFITS

Payroll & Third Party Administration

Douglas County – Consumer Driven Healthcare Accounts

Consumer Portal

- Access all of your accounts on the same website
- Check balances, submit claims, check claims status, access helpful tools and resources, submit questions, and get account related and tax forms
- Initial login instructions

The screenshot displays the ACME health solutions Consumer Portal. The top navigation bar includes links for HOME, ACCOUNTS, PROFILE, NOTIFICATIONS, FORMS, and LINKS. The user is identified as 'Charlie Best' with a last login of 5/22/2013. The main content area features a 'WELCOME' message and a 'WELCOME' banner with the text 'We're making it easy to manage your healthcare expenses.' Below this, there are three buttons: 'Make HSA Distribution', 'Make HSA Contribution', and 'Manage My Expenses'. A 'Message Center' section shows a notification about contributions exceeding IRS limits and bank account activation. A 'Quick View' section displays a bar chart of HSA Contributions by Tax Year: Tax Year 2013 (\$991.69), Tax Year 2012 (\$3,105.00), and Tax Year 2011 (\$3,080.00). An inset window shows the 'Distribute HSA Funds' form, which includes an 'Account Summary' with available cash of \$33.36 and a total available balance of \$33.36. The 'Distribution Details' section has radio buttons for 'Me' and 'Someone Else' (selected), a description of 'Normal', an amount of \$31.98, and a distribution method of 'Check'. The recipient name is 'Regina Flangee', the payee name is 'Joanne McLean, D.D.S.', and the provider account number is '123456'. The address is 'Orthodontal Clinic, 2012 W. 66th St., Richfield, Minnesota'.

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Benny Debit Card

- All participants receive 2 cards which are loaded with all of your account balances
- Use the card to pay for eligible health care expenses whether at the pharmacy, doctor's office, hospital, dentist, or to pay a provider bill after the fact



- The card is “smart” so it is stacked according to the order of your accounts
- Most transactions will not require any further substantiation to SuperiorUSA and if substantiation is required we will request it
- There's no waiting for reimbursements but all receipts should still be kept according to IRS rules, similar to other tax records

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HSA: What is an HSA?

- An HSA is a tax-advantaged account for the purpose of paying for eligible medical expenses. Funded and held at a bank, like an IRA.
- Not employment based (it's your account and you keep it)
- Allows contributions by the County and employee through payroll
- Annual 2015 contribution limits: \$3350 individual – \$6650 family, plus an additional age 55+ catch-up contribution of \$1000
- HSAs are available only to individuals with qualifying High Deductible Health Plan (HDHP) coverage like the County's group medical and they are not available to those receiving benefits under Medicare
- Over 2/3 of employers are expected to offer an HDHP/HSA in 2015
- The average HSA accountholder is saving approximately \$500 in taxes annually in addition to receiving benefits from their employer!

HSA: Characteristics

Consumer Owned

- Must be paired with a qualified high deductible health plan (HDHP)
- May pair with Limited HCRA for vision, dental expenses only

Contributions

- Employer and/or participant may contribute to account
- Contributions made by payroll deduction, check, transfer
- IRS restrictions on annual contribution amount

Distributions

- No third party substantiation required – participant responsible
- IRS Code § 213(d) expenses may be reimbursed
- Funds may be withdrawn for non-qualified expenses with penalty

Account Balance

- Funds may carry over year to year
- Funds are portable
- Funds may be invested and earn interest for greater savings potential, through cash balance savings rate or investment menu

Integrated HSA Investment Menu

- Once your balance reaches \$2,000, you can access our low cost mutual fund investment menu
- The employee covers the investment access costs. The investment expense is the cost of the mutual funds + .25% custodial fee with no other trading costs

HSA Investment Account

Account Information

- Balance by Investment
- Fund Performance
- Transaction Detail
- Fund Activity Summary
- Pending/Activity History

HSA Performance

- My Performance

Manage My Account

- Investment Elections
- Realign Investments
- Transfer Investments
- Automatic Rebalance

Planning & Guidance

- Account Projection
- Financial Calculators

Reference

- FAQ

Accountholder Name: HSA INVESTMENT...

Employer Name (ID):

Total Balance: \$5,187.35

Balance by Investment

Investment Balances - ALL SOURCES (As of 6/28/2010)

Scroll to review Investment information.

Additional Sources

ALL SOURCES

ALL SOURCES (As of 6/28/2010)

Election Percent Summary Portfolio Percent Summary Asset Allocation

HealthcareBank HSA Investment Options

INTEREST BEARING OPTION

Fund Name	Category	Annual Percentage Rate	Annual Percentage Yield (APY)	Rate Effective
HealthcareBank Interest Bearing Account	Cash Equivalent	0.20%	0.20%	June 1, 2012

FDIC Insured - Bank Guaranteed

MUTUAL FUND OPTIONS

Fund Name	Category	Symbol	Mutual Fund Returns as of May 31, 2012				
			YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio
Eaton Vance Large Cap Value*	Large Value	EILVX	3.48	9.62	-3.44	4.17	0.73
American Funds Growth Fund of Amer F1*	Large Growth	GFAFX	6.44	10.88	-1.10	5.13	0.67
BlackRock Mid Cap Value*	Mid Value	CHVIX	4.16	15.03	-1.99	5.50	0.97
Columbia Acorn Z*	Mid Growth	ACRNZ	6.64	18.13	0.96	8.76	0.76
Northern Funds Small Cap Value*	Small Value	NOSGX	1.47	16.49	-0.17	6.87	0.99
Vanguard Small Cap Growth*	Small Growth	VISGX	4.52	19.82	1.89	7.88	0.24
American Funds Europacific - F1*	International	AEGFX	0.29	4.82	-3.26	6.37	0.86
Vanguard 500 Index*	Index Fund	VFINX	5.09	14.79	-1.00	4.03	0.17
PIMCO Total Return*	Core Bond	PTRAX	5.16	8.50	8.82	6.69	0.71

Not FDIC Insured - No Bank Guarantee - May Lose Value

*The bank acts solely as custodian with any mutual funds being offered and sold through a registered broker-dealer by prospectus only. Past performance of investments is no indication or assurance of future performance. As with all investments, mutual funds involve risk. The investment return and principal value will fluctuate so that shares, when redeemed, may be worth more or less than their original cost. Read the prospectus carefully before you invest. Some funds have a redemption fee under certain circumstances.

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HSA Per Paycheck Contribution Amounts

After the County's total ER contribution (\$250 Wellness not included) of \$1500 Single and \$3000 Family, your remaining pre-tax employee contribution is...

	Annual Total	Per Paycheck	Net Change Per Check
Single to Full Deductible	\$750	\$28.85	\$19.33
Single to Max HSA	\$2600	\$100.00	\$67.00
Family to Full Ded.	\$1500	\$57.69	\$38.65
Family to Max HSA	\$5150	\$198.08	\$132.71

Assumes 26 bi-weekly pay periods per year and a 33% combined tax rate for employment, state, and federal taxes

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FSA's: What are FSA's?

- FSA's let you set aside pre-tax dollars to pay for eligible expenses, namely all types of health care expenses and dependent care expenses in separate H-FSA's and D-FSA's
- You save employment, state, and federal taxes and then when you're reimbursed tax-free, you've saved 25-45% of those costs in taxes
- You do not have to be on the County's group medical to participate
- All FSA's require some form of substantiation either through the debit card or via claims submitted to SuperiorUSA
- Funds are set aside through payroll but not actually deposited (not portable) and must generally be used each plan year... "use it or lose it" after 2.5 month grace period and 120 day run-out period. Annual elections are generally irrevocable except for change in status.

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FSA's: Health Care FSA's

- The Full H-FSA (also referred to as Full HCRA) can pay all types of IRS 213(d) health care expenses including hospital bills, prescriptions, vision, dental, doctor's charges, lab, and over-the-counter equipment and supplies plus OTC drugs (with prescription)
- The Full H-FSA is considered disqualifying coverage for HSA eligibility (if you are enrolling in the County's HDHP group medical option you will save for health care expenses in the HSA instead)
- Contributions are per payroll but your full annual election is available at all times during the plan year (you can go negative if needed)
- The contribution limit is \$2500 (expected 2015) per participant (not per family).

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FSA's: Dependent Care FSA's

- The D-FSA (also referred to as DCRA) can pay for work-related dependent care expenses, pre-school, day camps, and elder care
- Contributions are per payroll but (unlike the H-FSA's) your reimbursements are limited to the balance you've contributed (no going negative)
- The contribution limit is \$5000 (expected 2015) per family (not per participant).
- No interaction or issues with HSA eligibility, but you cannot double dip on expenses versus the childcare tax credits

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Thank you!

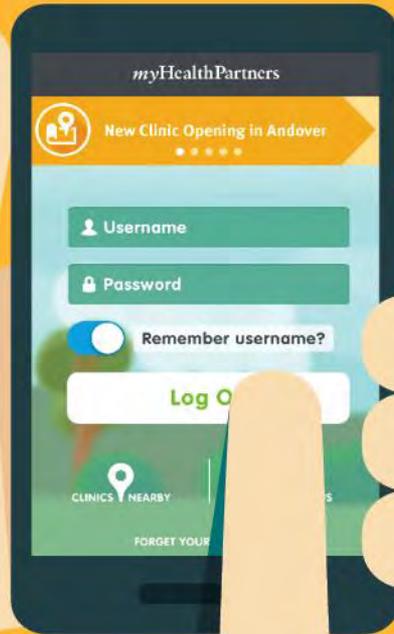
Questions?

Questions Later?

SuperiorUSA Benefits...Contact our Team!

Phone: 218-529-2477 or 877-529-2477

Email: flexservices@superiorusa.com



Douglas County

Costs?

Prescriptions?

**Doctor
and
hospital?**

**What
else?**



Today you will



Get an overview of your plan options



Understand your coverage and benefits



Learn how you're supported by HealthPartners

Your EmpowerSM HSA plan

How your plan works

Health savings account

Save for your health care expenses



High-deductible health plan (HDHP)

Get coverage when you need it

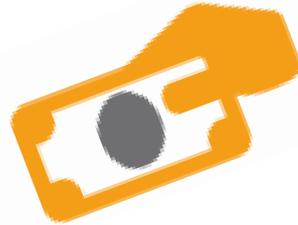
Need help with your plan?

Check out our cost calculators and other helpful tools at healthpartners.com/simple

What can I pay for with my HSA?



Vision care and
LASIK surgery



Plan deductible
or coinsurance



Dental care and
braces

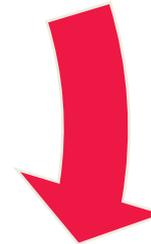
Choose to save or spend on eligible medical expenses!

How your HSA works

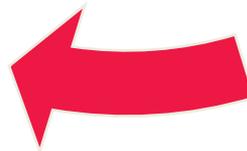
Douglas County gives you \$750 to your HSA Plus \$250 for completing you health assessment and program



Spend \$400 on medical expenses



Next year add \$1,000 more



You still have \$600 in your HSA

Your EmpowerSM HSA plan

You're **covered.**

- 
- Convenience and online care
 - Preventive care
 - Specialty care
 - Prescription medicines

Your EmpowerSM HSA benefits

	In-network	Out-of-network
Deductible	\$1,500 per person (single) \$3,000 per family (employee + one or family)	\$3,000 per person (single) \$6,000 per family (employee + one or family)
Out-of-pocket maximum	\$1,500 per person (single) \$3,000 per family (employee + one or family)	\$3,000 per person (single) \$6,000 per family (employee + one or family)
Preventive care	100%	40% after deductible
Office visit	100% after deductible	40% after deductible

Your EmpowerSM HSA benefits

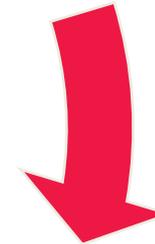
	In-network	Out-of-network
Inpatient hospital	100% after deductible	40% after deductible
Outpatient hospital	100% after deductible	40% after deductible
Emergency	100% after deductible	100% after deductible
Urgent care	100% after deductible	40% after deductible
Convenience care	100% after deductible	40% after deductible
Durable medical equipment	100% after deductible	40% after deductible

Low Utilization Cost Example

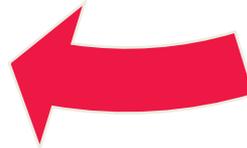
Douglas County adds \$750 to your HSA



Spend \$150 on doctor's visit



You pay \$150 out of your HSA and have \$600 remaining in your HSA



Health Insurance pays nothing

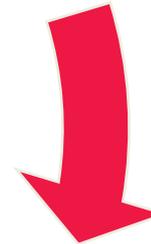


High Utilization Cost Example

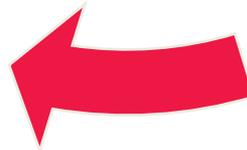
Douglas County adds \$750 to your HSA



Spend \$20,000 on hip surgery



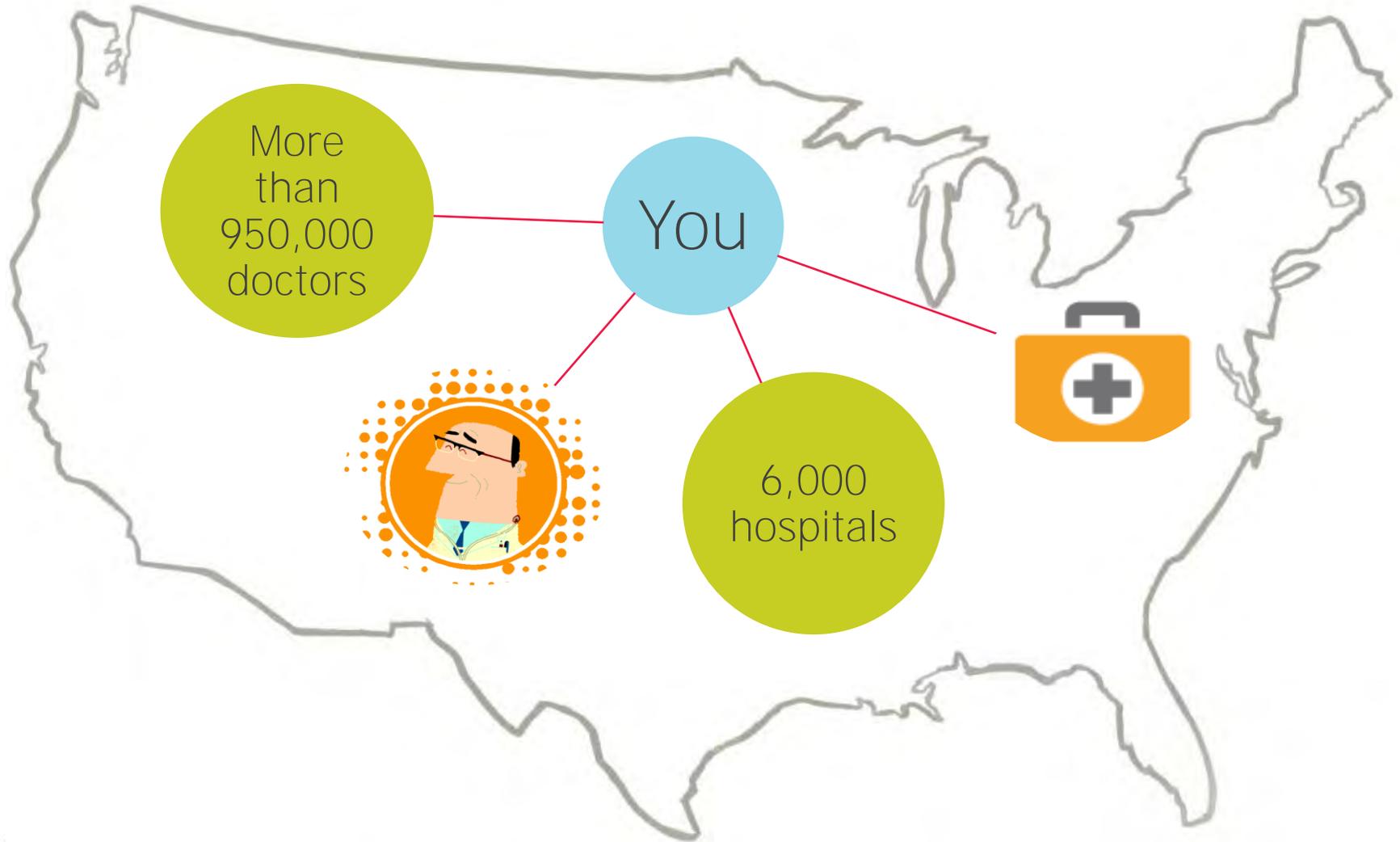
You pay \$750 from your HSA and \$750 from savings to reach your deductible



Health Insurance pays \$18,500



Open Access network



Your NationalONE plan



Anywhere

Choices to find a doctor wherever you live, work or travel nationwide

Freedom

Freedom to get the care and support you need



Need help with your plan?

Check out our cost calculators and other helpful tools at healthpartners.com/simple

Your NationalONE plan

You're **covered.**

- 
- Convenience and online care
 - Preventive care
 - Specialty care
 - Prescription medicines

Your Current Plan benefits

	Preferred Benefits	Non-Preferred Benefits
Deductible	Individual \$250 Individual +1 \$500 Family \$500	Individual \$500 Individual +1 \$1,000 Family \$1,000
Out-of-pocket maximum	Individual \$750 Individual +1 \$1,000 Family \$1,500	Individual \$1,000 Individual +1 \$1,500 Family \$2,000
Preventive care	100%	100%
Office visit	90% after deductible	90% after deductible

Your Current Plan benefits

	Preferred Benefits	Non-Preferred Benefits
Hospital coverage	90% after deductible	90% after deductible
Emergency	\$50 Copayment	\$50 Copayment
Urgent care	90% after deductible	90% after deductible
Generic Drugs	\$0 Copayment	\$0 Copayment
Brand Drugs	\$25 Copayment	\$25 Copayment
Non-formulary Drugs	\$50 Copayment	\$50 Copayment

What comes out of my paycheck?

	Monthly Premium	County Contribution 88%	Employee Contribution 12%
Current Plan	Single \$658.00 Employee + One \$1,633.00 Family \$2,215.00	Single \$579.10 Employee + One \$1,437.10 Family \$1,949.20	Single \$78.90 Employee + One \$195.90 Family \$265.80
HSA Plan	Single \$564.00 Employee + One \$1,395.00 Family \$1,891.00	Single \$496.30 Employee + One \$1,227.60 Family \$1,664.10	Single \$67.70 Employee + One \$167.40 Family \$226.90

- Complete the Health Assessment and a program
- Current Plan
 - Reduction in the deductible by \$250 single and \$500 family
- HSA Plan
 - An extra \$250 single and \$500 family in your HSA

24/7 online care



SICK?



CLICK.



CURED.

Get Better Faster

- Simple, convenient and safe
- You pay the cost of a convenience clinic visit
- Treats over 40 common conditions
- 98 percent of customers highly recommend*

*Source: virtuwell patient satisfaction survey

Your Dental Open Access plan



Coverage

100 percent coverage for most preventive dental services



Discounts

Discounts on some of the top orthodontic care providers in the Twin Cities

Want to know more?

Learn more by visiting healthpartners.com/simple

Extra gum care

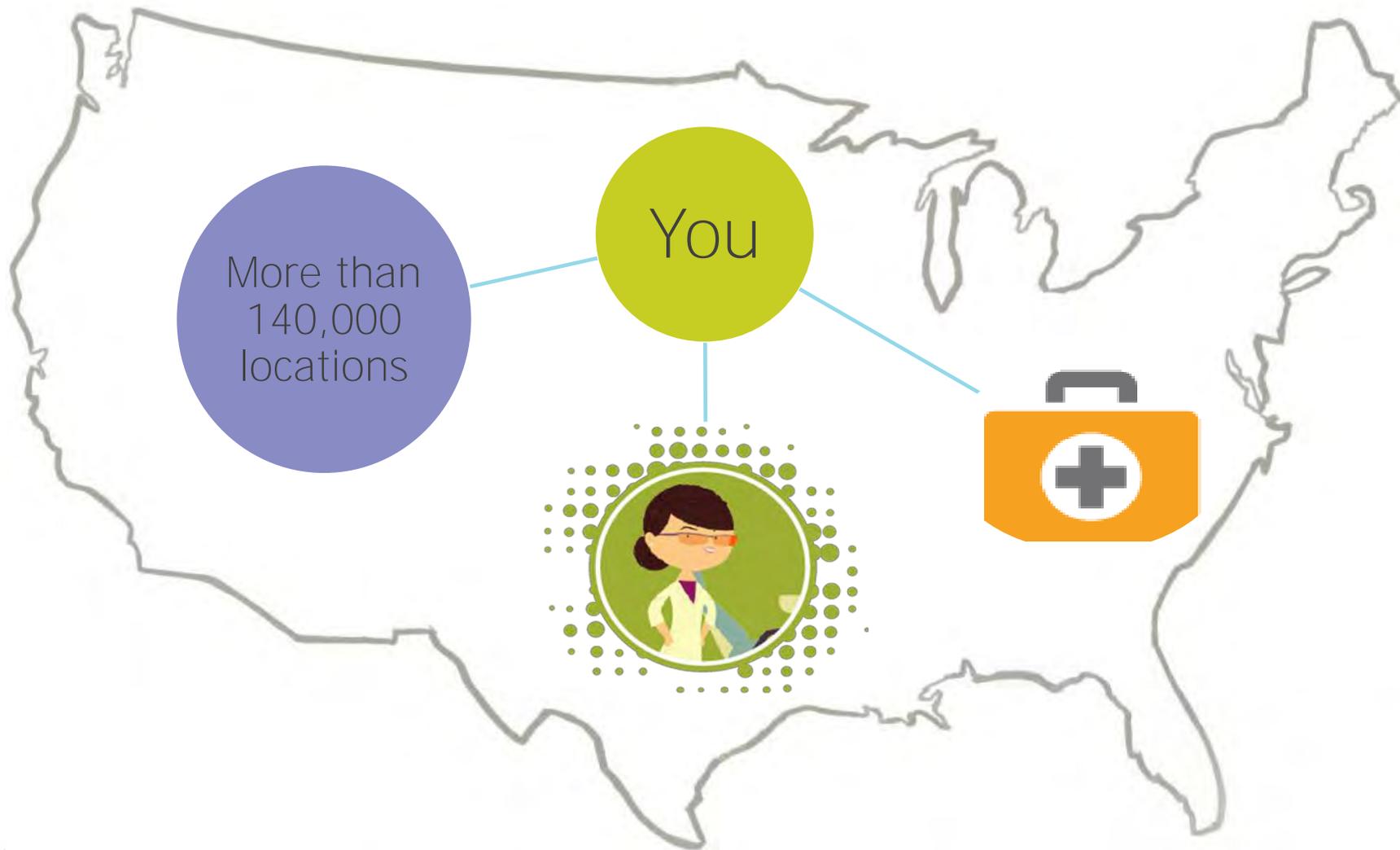


Extra care for pregnant women and diabetics:

- Exams
- Cleanings
- Scaling and root planning

No deductible or coinsurance!

Dental Open Access network

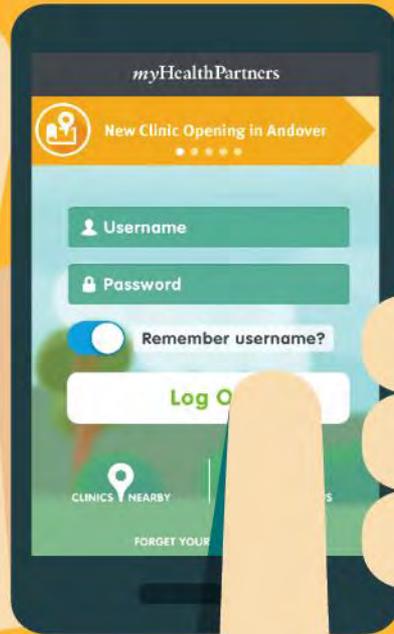


Your Dental Open Access benefits

	In-network	Out-of-network
Deductible	Individual \$50 Family \$150	Individual \$50 Family \$150
Annual maximum	\$1,000	\$1,000
Preventive and diagnostic care	100%	100%
Sealants	100%	100%

Your Dental Open Access benefits

	In-network	Out-of-network
Regular Fillings	80%	80%
Special Restorative Care	50%	50%
Prosthetics	50%	50%
Orthodontic services	No Coverage	No Coverage



Health and well-being



Get healthy and save!

with healthy discounts

Health club
and
exercise
savings

Diapers,
child care
and kids
items

Healthy
eating
discounts

Eyewear,
braces,
spa
treatments
and more





Get gym discounts!

HealthPartners Frequent Fitness

**Step
1**

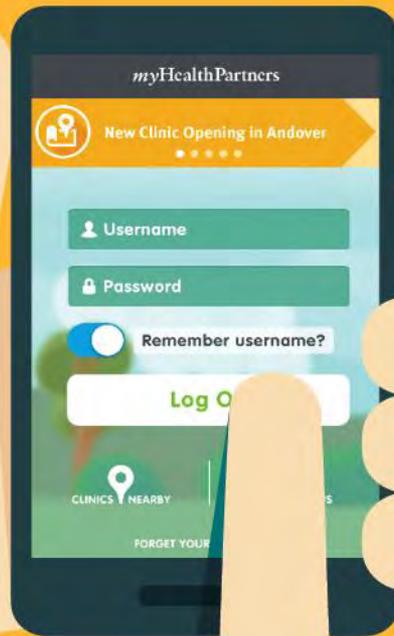
Workout 12+ times each month

**Step
2**

Save \$20 on your gym membership



Save up to **\$40 per household**



Using your plan

Your questions answered

If you have questions about:

How
your plan
works

Your
coverage
and
benefits

Your
claims
and EOBs

Finding
covered
care



Call Member Services

Here to support you with your plan

Your questions answered

If you have questions about:

If you
should see
a doctor

Home
treatment
options

Medicines
you're
taking

Finding
covered
care



Call CareLineSM Service

24/7 trusted nurse advice

Your questions answered

If you have questions about:

Your
health care
and
benefits

How to
choose a
treatment
option



**Call HealthPartners
Nurse NavigatorSM program**

Monday - Friday, 7 a.m. – 7 p.m.

Pharmacy questions?



Call the **Pharmacy Navigators**.
They can answer your questions
about:

- Benefits
- Out-of-pocket costs
- Specialty medicines
- More!

Call **952-883-7300** or visit
healthpartners.com/pharmacy/ontrackrx

Your questions answered

If you have questions about:

Your
pregnancy

Contractions
you're
having

Your new
baby

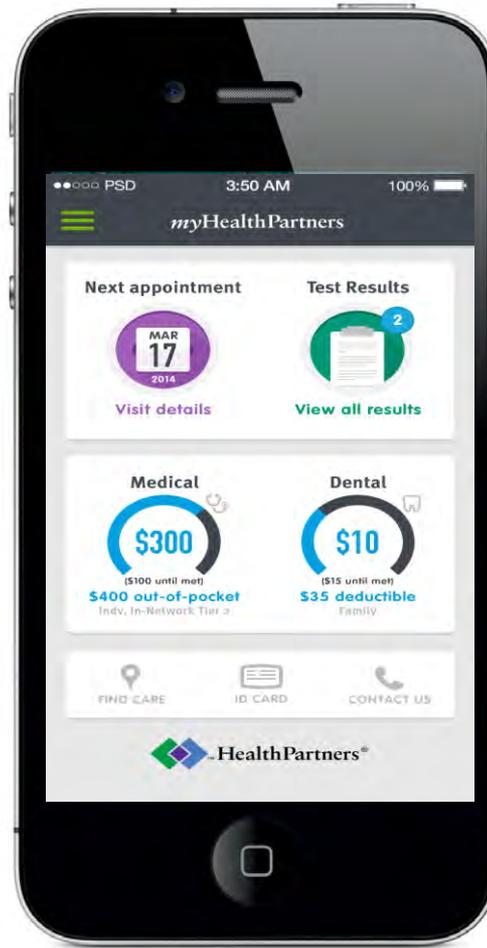


Call BabyLine phone service

24/7 trusted advice

Your plan at your fingertips

**View and fax
your ID card**



**Find care
near you**

**Check your plan
balances**

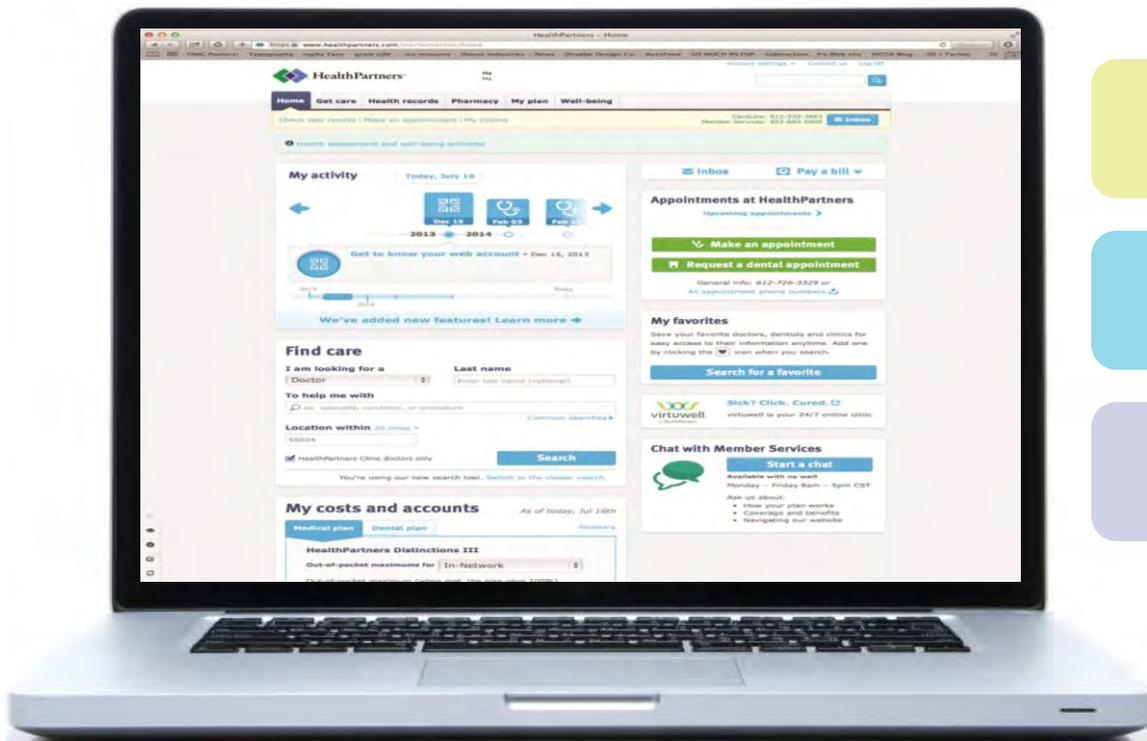
(deductible, out-of-pocket,
HSA and more)

Learn more at
healthpartners.com/gomobile

Your plan made easy

Create a *myHealthPartners* account

Manage your plan and feel confident when you get care



See your benefits, claims and plan balances

Search for a doctor in your network

Find cost saving tools and tips

More power to you

