

A man in a light blue shirt and dark pants is captured in mid-air, jumping over a gap between two large, dark, rectangular blocks. The background is a hazy, light blue-grey.

2016 HSA & Open Enrollment Webinar

Dave Meldrum-Green - *Director of Organizational Affairs & Treasurer*

Presentation Overview

- Why is Reliant Mission replacing the popular HC500 Plan with the HS1500 HSA?
- What is a Health Savings Account?
- What are Employee Contributions and Employer Contributions?
- How does Reliant's Employer Contribution work?
- What are some things to consider when selecting a plan for 2016?
- Reliant's Cafeteria Plan
- What else is new for 2016?
- Next Steps / Q & A?

Why is Reliant Mission replacing the popular HC500 Plan with the HS1500 HSA?

- 15% increase for 2016
- Premiums for the HC500 Family Plan would be almost \$1,500 /month in 2016
- Plans like the HC500 are now considered Gold-type plans and are disappearing
- Nationally the trend is towards HSAs (ministries especially)
- The number of HSAs jumped almost 30% at the end of 2014. (to 13.8 million)

What is a Health Savings Account?

- A Health Savings Account (HSA) is basically a bank account that helps you save money to pay for future health care expenses and save on your tax bill, too.
- From it, the IRS allows you to pay for approved medical, dental and vision expenses
- What can't you use the money for?
 - Over-the-counter medications, cosmetic surgery, toiletries, toothbrushes, etc.
- What are the tax advantages of a HSA?
 - Your contributions to your HSA are not taxed (just like a 401k Retirement Plan contribution)
 - Reliant's contributions to your HSA are not taxed
- You keep all your unspent HSA funds for life
- How do I open up a new HSA and get more info? www.highmarkbcbs-hsa.com

Using Your HSA to Pay Providers

Fund your HSA through payroll with pre-tax dollars



Before you see a doctor or fill a prescription, check for an in-network provider



Show your medical ID card to pay the discounted rate



Your provider will bill you for any amounts you owe



GuideStone will send you an EOB* explaining the charges



In-network providers file claims with GuideStone



Pharmacy and out-of-network providers: you pay up front

Use your HSA debit card if you have sufficient funds in your account



OR

Pay out-of-pocket, save your receipts*, and reimburse yourself later from your HSA



* Save your EOBs and receipts in case you need to prove your expenses were HSA-eligible

MANAGE SPENDING ACCOUNT



▼ Health Savings Account Balance

\$797.82

7 transactions in last 30 days



DAVID C MELDRUM-GREEN

✓ Approved

Ⓡ Target Pharmacy #1760

Date of Service: **04/07/2014**

Claim Number: **407241776116735840**

Group Number: **CQM363**

Your Cost
\$7.76

PAY CLAIM

What are Employee Contributions and Employer Contributions?

- Employee Contributions are made directly from your monthly paycheck to your HSA
- You **do not** have to make an Employee Contribution but are encouraged to do so.
- If you make an Employee Contribution, you need to submit a 2016 Cafeteria Plan Enrollment Form to Reliant
- Employer Contributions are made by Reliant direct to your HSA
- There are two sources of the Employer Contribution – Non-MTD funds & MTD funds
- The total combination of Employee + Employer Contributions is maxed out at:
 - Single \$3,350 for year 2016
 - Family \$6,750 for year 2016
 - If you are age 55+, you are allowed an additional \$1,000

How does Reliant's Employer Contribution work?

HS 1500 Plan	<i>Base-Level ER Contribution From Non- MTD Funds</i>	<i>Remaining ER Contribution Charged to MTD Accounts</i>	<i>Total Reliant Monthly Employer HSA Contribution</i>
Employee	\$25	\$10	\$35
Employee + Spouse	\$50	\$25	\$75
Employee + Child(ren)	\$50	\$25	\$75
Family	\$75	\$50	\$125

How does Reliant's Employer Contribution work?

HS3000 Plan	<i>Base-Level</i> ER Contribution From Non- MTD Funds	Remaining ER Contribution Charged to MTD Accounts	Total Reliant Monthly Employer HSA Contribution
Employee	\$25	\$25	\$50
Employee + Spouse	\$50	\$75	\$125
Employee + Child(ren)	\$50	\$75	\$125
Family	\$75	\$100	\$175

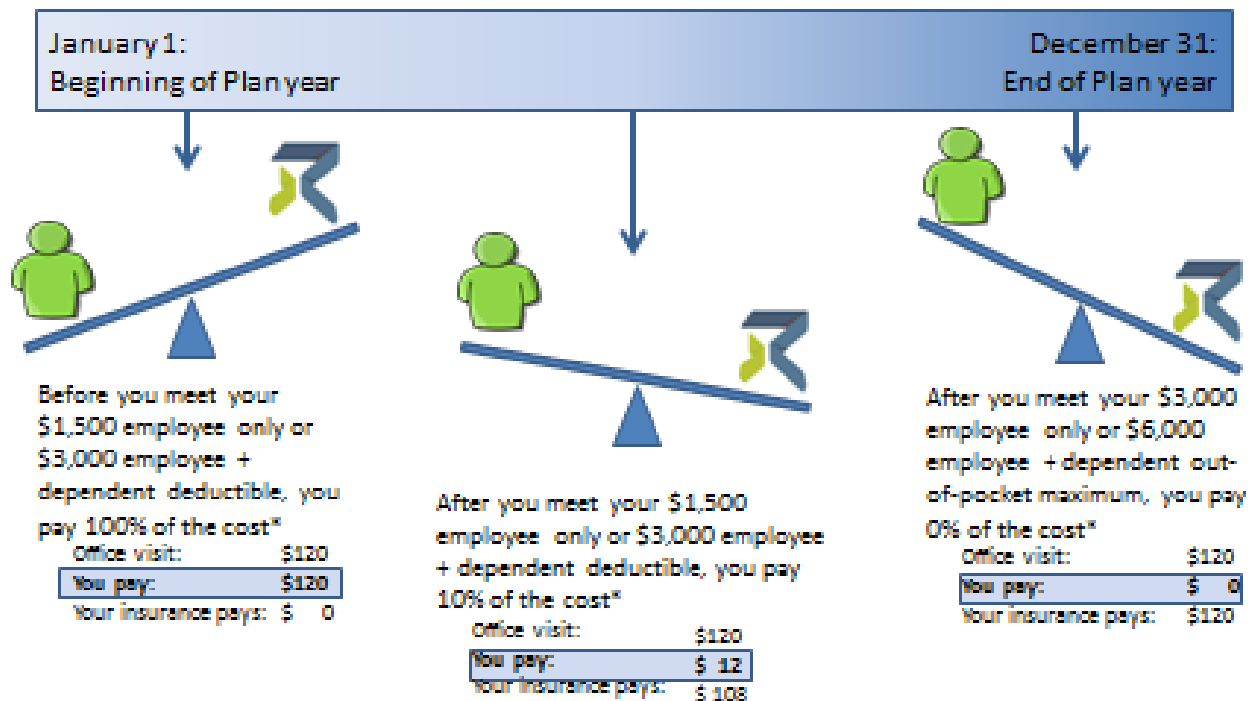
What are some things to consider when selecting a plan for 2016?

- With an HSA Plan – HS1500 or HS3000....you are responsible for 100% of expenses to meet the plan deductible.
- With a HC2000 Plan – you are responsible to meet the first \$2,000 EE/ \$4,000 FAM
 - This assumes that all expenses are incurred in-network.
 - With HS Plan, you pay for all prescription drugs as well to meet deductible
 - If you or your family only get prescriptions filled along with well visits, then HC2000 may cost you less out of pocket.
- HS1500 and HS3000 work differently after you have met the initial deductible (assuming all expenses are in-network).

HS1500 Plan

- You first meet the initial deductible
 - \$1,500 for Employee only
 - \$3,000 for Employee + Spouse, Child(ren), Family
- Then all expenses are covered by the Plan at 90% (10% co-pay) up to out-of-pocket maximum.
 - \$3,000 for Employee only
 - \$6,000 for Employee + Spouse, Child(ren), Family
- After that, ALL expenses are covered at 100% (medical and prescriptions)

Reliant HS 1500 Health Plan Coverage: Employee Only/Family Options



* Cost-sharing and pricing based on in-network providers; the amount you pay may be higher with an out-of-network provider

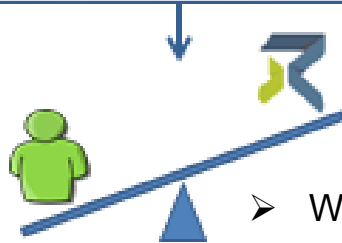
HS3000 Plan

- You first meet the initial deductible
 - \$3,000 for Employee only
 - \$6,000 for Employee + Spouse, Child(ren), Family
- After that, ALL expenses are covered at 100% (medical and prescriptions)

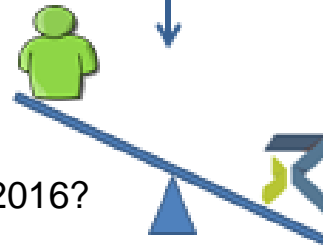
Reliant HS 3000 Health Plan Coverage: Employee Only/Family Options

January 1:
Beginning of Plan year

December 31:
End of Plan year



➤ What else is new for 2016?



Before you meet your \$3,000 employee only or \$6,000 employee + dependent deductible, you pay 100% of the cost*

Office visit:	\$120
You pay:	\$120
Your insurance pays:	\$ 0

After you meet your \$3,000 employee only or \$6,000 employee + dependent out-of-pocket maximum, you pay 0% of the cost*

Office visit:	\$120
You pay:	\$ 0
Your insurance pays:	\$120

* Cost-sharing and pricing based on in-network providers; the amount you pay may be higher with an out-of-network provider

Reliant's Cafeteria Plan

- If you want to make Employee Contributions to your HSA in 2016, you will need to submit a Cafeteria Plan Enrollment Form. (See StaffNet/Benefits/Enrollment)
- Reliant will then withhold this from your check and put it into your HSA
- The amounts are not charged income tax
- The amounts are not charged Social Security Tax (FICA)
- The amounts cannot be changed over the entire year



2016 Cafeteria Plan for Field Missionaries

Date:

Employee Name:

Address:

City/ State/ Zip:

E-Mail Address:

Preferred Phone #: Fund #:

Reliant has a cafeteria benefit plan that allows employees to "select" certain benefits they would like to participate in for the current year. The amounts you select below will remain in effect for the entire year until the next open enrollment unless you experience a Qualifying Event. Amounts are paid prior to regular wages in order of pay. Our 2016 Cafeteria Plan offering will contain the following three selections: Vision Plan Benefit (for premiums paid for by the employee), Health Savings Account (HSA) for Employee Contributions and Child Care Benefit - Employee Contributions. Reliant offers the Cafeteria Plan primarily for the tax benefits it offers our employees. The contributions/payments for any of these benefits are processed on a pre-tax basis, so they will be taken from your monthly paycheck before taxes. With the Child Care Benefit, employees will now be able to submit their child care expenses for reimbursement, using the contributions set aside from their monthly paychecks. These funds are not part of funds applied to normal reimbursements, but are set aside specifically for childcare.

Please elect the cafeteria options below you would like to participate in for 2016 and complete the appropriate information.

Vision Plan Benefit Did you choose this benefit during open enrollment?

Vision Plan Election If you answered yes above, who is the

Monthly Rate for selected plan \$ - coverage for?

By selecting "YES" above, indicating you chose Vision during open enrollment, and specifying the plan you selected, the amount indicated will be deducted from your monthly paycheck.

HSA Employee Contribution

Please complete the "HSA Contribution Form" tab if you chose "YES."

What else is new for 2016?

- Telemedicine Service (24/7)
 - \$10 co-pay with HC2000 and HC5000 Plan
 - Health Saver (HSA) participants will pay the full \$40 consultation until they have met their plan deductible.

Next Steps

- Choose your medical plan and submit your 2016 Enrollment Plan Change Request Form (see StaffNet/Benefits/Enrollment)
- All HC500 subscribers need to enroll in a new option
- Consider enrolling in the Dental Plan
- Consider enrolling in the Vision Plan

- If you enroll in the Vision Plan or choose to make an HSA Employee Contribution...
 - Fill out a 2016 Cafeteria Plan Enrollment Form

- Update your 2016 Support Goal Calculator

Questions?



A person is standing on a beach, looking out at the ocean. In the background, there are mountains under a cloudy sky. The scene is dimly lit, suggesting dusk or dawn. The person is wearing a dark jacket and pants. The text "2016 HSA & Open Enrollment Webinar" is overlaid in white on the image.

2016 HSA & Open Enrollment Webinar