

Gettysburg College

2020 Open Enrollment Healthcare Options

Presented by

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Open Enrollment Meetings

Open enrollment will open November 8 and close November 18, 2019

Date	Where	Time
November 4, 2019	Lyceum	10:00am - 11:30am
November 6, 2019	CUB 260	10:30am– 12:00pm
November 8, 2019	Science 200	2:00pm – 3:30pm
November 12, 2019	Lyceum	3:00pm – 4:30pm
November 14, 2019	Lyceum	9:30am – 11:00am
November 15, 2019	Glatfelter 011 Computer Lab	11:30am - 1:00pm
November 18, 2019	CUB 260	10:00am – 11:30am

Employee experiences of QHDP/HSA

November 5, 2019	CUB 260	12:00pm - 1:00pm
November 7, 2019	Lyceum	3:00pm - 4:00pm
November 14, 2019	Lyceum	12:00pm - 1:00pm

Agenda

- Multi-year Strategy
- 2020 Open Enrollment Details
 - No PPO 500 in 2020
 - Plan changes to both the PPO 1000 and QHD Plan
 - Employee premium-sharing increases
 - Employer contribution to HSA
- Review
 - Qualified High Deductible Plan (QHDP)
 - Health Savings Accounts (HSA)
- Questions

Multi-year Strategy

■ 2020 Open Enrollment

- No PPO 500 – Employees can choose between PPO 1000 & QHD 2000
- Plan changes to both the PPO 1000 and QHD Plan
 - Total Out of Pocket Maximum increased to Federal limits
 - Highmark's Market Watch Program
 - Rx copays changed to 20% of Total Rx cost with minimum/maximum
- Employee premium-sharing increases
 - 14% increase to employees in PPO 1000
 - Varied increases to employees in QHD (0% to 6%)
- Employer contribution to HSA reduced
 - \$1,250 Single, \$2,500 Family

■ 2021 Expectation

- Only QHD 2000 option
- Employer contribution to HSA significantly reduced (likely \$750/\$1,500)

2020 Plan Changes

- **Total Out of Pocket Maximum increased to Federal limits**
 - PPO 1000 – Total In-network maximum of \$8,150/person, \$16,300/family
 - QHD 2000 – Total In-network maximum of \$6,900/single, \$13,800/family
 - Limits are indexed by Feds annually
 - While considerably higher than last year, only 39 members (3%) reached the limits in 2018, and it is not expected that anyone would reach the new limits.

- **Highmark's Market Watch program (Highmark is mandating change)**
 - Restricts access to Over the Counter medication (through the plan), High Cost/Low Value medications, and unproven, new to market prescriptions.

- **Rx copays changed to 20% of Total Rx cost with minimum/maximum**
 - Retail - \$10 copay minimum, \$100 copay maximum (on \$500+ prescriptions)
 - Mail order - \$20 copay minimum, \$200 copay maximum (on \$1,000+ prescriptions)
 - If prescription is low cost, you will never pay more than the full cost of the medication (same as today)

2020 Plan Changes

- Prescription Drug Plan Comparisons – 2019 & 2020

2019

Prescription Drug Benefits			
Deductible		None	Integrated with medical deductible
Copay - Generic/Brand/ Brand Non-Formulary	\$10/\$40/\$70	\$20/\$80/\$140	\$10/\$40/\$70 \$20/\$80/\$140

2020

Prescription Drug Benefits		PPO \$1,000		QHDP \$2,000	
		Retail	Mail Order	Retail	Mail Order
Deductible		None		Integrated with medical deductible	
Coinsurance		20% (\$10 minimum, \$100 maximum)	20% (\$20 minimum, \$200 maximum)	20% (\$10 minimum, \$100 maximum)	20% (\$20 minimum, \$200 maximum)

2020 Plan Changes

- Examples of Rx copays changed to 20% of Total Rx cost with minimum/maximum

<u>Examples</u>				<u>Current Plan Design</u>			<u>New Plan Design</u>			
				<u>Discounted</u>		<u>Member</u>	<u>Discounted</u>		<u>Member</u>	
				<u>Cost</u>	<u>Plan Cost</u>	<u>Cost</u>	<u>Cost</u>	<u>Plan Cost</u>	<u>Cost</u>	
	<u>Generic/Brand</u>	<u>Formulary</u>	<u>Distribution</u>							
Amoxicillin capsule	Generic	Formulary	Retail	\$ 3.00	\$ -	\$ 3.00	\$ 3.00	\$ -	\$ 3.00	
Rosuvastatin (40MG)	Generic	Formulary	Mail Order	\$ 128.00	\$ 108.00	\$ 20.00	\$ 128.00	\$ 102.40	\$ 25.60	
Lo Loestrin Fe	Brand	Formulary	Retail	\$ 139.00	\$ 99.00	\$ 40.00	\$ 139.00	\$ 111.20	\$ 27.80	
Flovent (110MCG)	Brand	Formulary	Mail Order	\$ 677.00	\$ 597.00	\$ 80.00	\$ 677.00	\$ 541.60	\$ 135.40	
Jublia	Brand	Non-Formulary	Retail	\$ 561.00	\$ 491.00	\$ 70.00	\$ 561.00	\$ 461.00	\$ 100.00	
Lyrica capsule (100MG)	Brand	Non-Formulary	Mail Order	\$ 1,204.00	\$ 1,064.00	\$ 140.00	\$ 1,204.00	\$ 1,004.00	\$ 200.00	
Xeljanz	Specialty Brand	Formulary	Retail	\$ 4,301.00	\$ 4,261.00	\$ 40.00	\$ 4,301.00	\$ 4,201.00	\$ 100.00	
Humira	Specialty Brand	Formulary	Specialty	\$ 4,896.00	\$ 4,856.00	\$ 40.00	\$ 4,896.00	\$ 4,796.00	\$ 100.00	

- 86% of Gettysburg College's prescriptions are Generic, and have an average cost of \$32. Many members will see no change in their Rx costs.

2020 Plan Changes

- How to prepare for the Rx change
 - Step 3: If the cost is more than you expected, talk to your doctor about any alternatives.
 - Check out GoodRx.com for a list of possible alternatives to talk to your doctor about.
 - *Caveat – This website is a good resource for information. We are not recommending their services.*

GoodRx

Ways To Save On Your Quinapril Prescription

[↑ BACK TO PRICES](#)



Lower Cost Alternative

[SEE ALTERNATIVE PRESCRIPTIONS](#)

There may be other prescriptions in the same class (that work in the same way) that could treat your condition just as well at a much lower cost.

If you're taking an expensive brand-name-only drug, it may be worth asking your doctor if there are any other less expensive, generic, or over-the-counter options that might work for you.

2020 Plan Changes

Employee Cost-sharing Comparisons

	2019	2020	
PPO 1000	Monthly	Monthly	Monthly
	Amount	Amount	Increase
Less than \$40k			
Single	\$ 35.54	\$ 40.52	\$ 4.98
Employee/Child(ren)	189.49	216.02	26.53
Employee/Spouse	220.43	251.29	30.86
Family	402.25	458.57	56.32
Less than \$80k			
Single	\$ 63.04	\$ 71.87	\$ 8.83
Employee/Child(ren)	221.99	253.07	31.08
Employee/Spouse	252.93	288.34	35.41
Family	462.25	526.97	64.72
Greater than \$80k			
Single	\$ 73.04	\$ 83.27	\$ 10.23
Employee/Child(ren)	239.49	273.02	33.53
Employee/Spouse	270.43	308.29	37.86
Family	502.25	572.57	70.32

	2019	2020	
QHD 2000	Monthly	Monthly	Monthly
	Amount	Amount	Increase
Less than \$40k			
Single	\$ 24.27	\$ 24.27	\$ -
Employee/Child(ren)	136.15	136.15	-
Employee/Spouse	151.29	151.29	-
Family	279.33	279.33	-
Less than \$80k			
Single	\$ 43.68	\$ 44.99	\$ 1.31
Employee/Child(ren)	154.30	158.93	4.63
Employee/Spouse	181.55	187.00	5.45
Family	325.88	335.66	9.78
Greater than \$80k			
Single	\$ 53.39	\$ 56.59	\$ 3.20
Employee/Child(ren)	172.45	182.80	10.35
Employee/Spouse	191.63	203.13	11.50
Family	356.92	378.34	21.42
HSA Contribution (Annual)			
Single	\$ 1,500	\$ 1,250	
Family	3,000	2,500	

2020 Plan Changes

- Employee Cost-sharing Comparisons – PPO 500

PPO 500	2019 Monthly Amount	to PPO 1000			to QHD 2000			PLUS HSA Funding
		2020 Monthly Amount	Monthly Decrease	Annual Decrease	2020 Monthly Amount	Monthly Decrease	Annual Decrease	
Less than \$40k								
Single	\$ 70.47	\$ 40.52	\$ (29.95)	\$ (359)	\$ 24.27	\$ (46.20)	\$ (554)	\$ (1,804)
Employee/Child(ren)	254.48	216.02	(38.46)	(462)	136.15	\$(118.33)	(1,420)	(3,920)
Employee/Spouse	292.75	251.29	(41.46)	(498)	151.29	\$(141.46)	(1,698)	(4,198)
Family	514.05	458.57	(55.48)	(666)	279.33	\$(234.72)	(2,817)	(5,317)
Less than \$80k								
Single	\$ 97.97	\$ 71.87	\$ (26.10)	\$ (313)	\$ 44.99	\$ (52.98)	\$ (636)	\$ (1,886)
Employee/Child(ren)	286.98	253.07	(33.91)	(407)	158.93	\$(128.05)	(1,537)	(4,037)
Employee/Spouse	325.25	288.34	(36.91)	(443)	187.00	\$(138.25)	(1,659)	(4,159)
Family	574.05	526.97	(47.08)	(565)	335.66	\$(238.39)	(2,861)	(5,361)
Greater than \$80k								
Single	\$ 107.97	\$ 83.27	\$ (24.70)	\$ (296)	\$ 56.59	\$ (51.38)	\$ (617)	\$ (1,867)
Employee/Child(ren)	304.48	273.02	(31.46)	(378)	182.80	\$(121.68)	(1,460)	(3,960)
Employee/Spouse	342.75	308.29	(34.46)	(414)	203.13	\$(139.62)	(1,675)	(4,175)
Family	614.05	572.57	(41.48)	(498)	378.34	\$(235.71)	(2,829)	(5,329)

Savings to move to the QHD 2000 is often

MORE THAN THE TOTAL DEDUCTIBLE!!!

2020 Plan Changes

- Employee Cost-sharing Comparisons – PPO 1000 to QHD

PPO 1000	2019 Monthly Amount	to QHD 2000			PLUS HSA Funding
		2020 Monthly Amount	Monthly Decrease	Annual Decrease	
Less than \$40k					
Single	\$ 35.54	\$ 24.27	\$ (11.27)	\$ (135)	\$ (1,385)
Employee/Child(ren)	189.49	136.15	\$ (53.34)	(640)	(3,140)
Employee/Spouse	220.43	151.29	\$ (69.14)	(830)	(3,330)
Family	402.25	279.33	\$(122.92)	(1,475)	(3,975)
Less than \$80k					
Single	\$ 63.04	\$ 44.99	\$ (18.05)	\$ (217)	\$ (1,467)
Employee/Child(ren)	221.99	158.93	\$ (63.06)	(757)	(3,257)
Employee/Spouse	252.93	187.00	\$ (65.93)	(791)	(3,291)
Family	462.25	335.66	\$(126.59)	(1,519)	(4,019)
Greater than \$80k					
Single	\$ 73.04	\$ 56.59	\$ (16.45)	\$ (197)	\$ (1,447)
Employee/Child(ren)	239.49	182.80	\$ (56.69)	(680)	(3,180)
Employee/Spouse	270.43	203.13	\$ (67.30)	(808)	(3,308)
Family	502.25	378.34	\$(123.91)	(1,487)	(3,987)

Again, significant savings!

Why is the QHD Plan with an HSA a great option?

- **Robust Health Plan with Highmark's extensive network**
 - The Qualified High Deductible Health Plan is truly an excellent benefit, with coverage for the same services and same providers as the PPO Plan.
 - The out of pocket costs are designed differently, as required by federal law.
 - The plan is designed to encourage you to be a good consumer of your health care services.
- **Save money on your premium sharing AND the College contributes to your HSA, to help pay for out-of-pocket expenses.**
- **Health Savings Account – the most powerful tax advantaged account available.**
 - The only way to avoid paying taxes
 - Allows you to save money to pay for future health care expenses.

HSA's are triple-tax advantaged



Money can go
in tax-free



Money comes
out tax-free



Interest and
earnings grow
tax-free

Qualified High Deductible
Plan (QHDP) *and*
Health Savings Account (HSA)

The IRS requires design differences for QHDHPs compared to standard PPO plans

Standard PPO

- The deductible does not apply to services that have a copay
- The family deductible amount may not need to be met to be eligible for benefits if an individual met the single deductible amount

QHDHP

- The deductible applies to all services (except Preventive)
- The deductible must be met before any family member is eligible for covered benefits

PPO \$1,000 plan & QHDP

Medical Benefits

Deductible
 Coinsurance
 Coinsurance OOP Max
 Telemedicine
 PCP Copay
 Specialist Copay
 Urgent Care Copay
 ER Copay

PPO \$1,000	
In-Network	Out-of-Network
\$1,000/\$2,000	\$2,000/\$4,000
10%	30%
\$2,000/\$4,000	\$5,000/\$10,000
\$15	n/a
\$20	30%
\$40	30%
\$40	30%
\$100 copay (waived if admitted)	
Retail	Mail Order
None	
20% (\$10 minimum, \$100 maximum)	20% (\$20 minimum, \$200 maximum)
\$8,150/\$16,300	n/a

Prescription Drug Benefits

Deductible
 Coinsurance

Total OOP Max¹

¹ Includes Deductible, Coinsurance and Copays for Medical & Prescription Drug

QHDP \$2,000

QHDP \$2,000	
In-Network	Out-of-Network
\$2,000/\$4,000 *	\$4,000/\$8,000 *
10%	30%
\$2,000/\$4,000	\$5,000/\$10,000
\$15	n/a
\$20	30%
\$40	30%
\$40	30%
\$100 copay (waived if admitted)	
Retail	Mail Order
Integrated with medical deductible *	
20% (\$10 minimum, \$100 maximum)	20% (\$20 minimum, \$200 maximum)
\$6,900/\$13,800	n/a

* All costs go toward deductible first

Example of How the Health Plans Would Work Under the Following Scenario Employee Only Contract

SCENARIO			PPO \$1,000			QHDP \$2,000		
Date of Service	Service	HBS Allowable Amount	Deductible	Coinsurance	Copays & Rx	Deductible	Coinsurance	Copays & Rx
February 15, 2019	Prescription (Generic)	\$70			\$14	\$70		
March 15, 2019	Prescription (Generic)	\$110			\$22	\$110		
March 29, 2019	Primary Office Visit - Preventive Visit	\$85			\$0	\$0		
April 1, 2019	x-ray	\$220	\$220			\$220		
May 16, 2019	Surgery	\$4,600	\$780	\$382		\$1,600	\$300	
June 15, 2019	Prescription (Generic)	\$70			\$14			\$14
September 2, 2019	Specialist Office Visit	\$120			\$40			\$40
October 15, 2019	Prescription (Brand Non-Preferred)	\$500			\$100			\$100
November 1, 2019	Primary Office Visit - Sick	\$85			\$20			\$20
November 15, 2019	Primary Office Visit - Sick	\$85			\$20			\$20
November 15, 2019	Prescription (Generic)	\$70			\$14			\$14
December 15, 2019	Prescription (Generic)	\$70			\$14			\$14
Assumes all In-network Services		TOTAL	\$1,000	\$382	\$258	\$2,000	\$300	\$222

Member Out-of-Pocket Cost	\$1,640	\$2,522
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These costs are eligible for FSA Distributions These costs are eligible for HSA Distributions

Employee's Payroll Withholding	\$862	\$540
<small>(based on employee making less than \$80,000 but more than \$40,000)</small>		

Employer HSA Contribution	n/a	-\$1,250
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TOTAL COST	\$2,502	\$1,812
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SAVINGS -\$691

Example of How the Health Plans Would Work Under the Following Scenario

Employee (EE) & Spouse (SP) Contract

SCENARIO			PPO \$1,000			QHDP \$2,000		
Date of Service	Service	HBS Allowable Amount	Deductible	Coinsurance	Copays & Rx	Deductible	Coinsurance	Copays & Rx
February 15, 2019	Prescription (Generic) - EE	\$70			\$14	\$70		
March 15, 2019	Prescription (Generic) - SP	\$110			\$22	\$110		
March 29, 2019	Primary Office Visit - Preventive Visit	\$85			\$0	\$0		
April 1, 2019	x-ray - SP	\$220	\$220			\$220		
May 16, 2019	Surgery - SP	\$4,600	\$780	\$382		\$3,600	\$100	
June 15, 2019	Prescription (Generic) - EE	\$70			\$14			\$14
September 2, 2019	Specialist Office Visit - SP	\$120			\$40			\$40
October 15, 2019	Prescription (Brand Non-Preferred) - SP	\$500			\$100			\$100
November 1, 2019	Primary Office Visit - SP	\$85			\$20			\$20
November 15, 2019	Primary Office Visit - SP	\$85			\$20			\$20
November 15, 2019	Prescription (Generic) - EE	\$70			\$14			\$14
December 15, 2019	Prescription (Generic) - EE	\$70			\$14			\$14
December 16, 2019	Surgery - EE	\$10,000	\$1,000	\$900		\$0	\$1,000	
Assumes all In-network Services		TOTAL	\$2,000	\$1,282	\$258	\$4,000	\$1,100	\$222

Member Out-of-Pocket Cost	\$3,540	\$5,322
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These costs are eligible for FSA Distributions These costs are eligible for HSA Distributions

Employee's Payroll Withholding	\$3,460	\$2,244
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(based on employee making less than \$80,000 but more than \$40,000)

Employer HSA Contribution	n/a	-\$2,500
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TOTAL COST	\$7,000	\$5,066
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SAVINGS	-\$1,934
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Health Savings Account (HSA)

What is an HSA?

A health savings account (HSA) is a tax-favored savings account created for the purpose of paying medical expenses.

- Tax-deductible - Contributions to the HSA are 100% deductible (up to the legal limit) — just like an IRA.
- Tax-free - Withdrawals to pay qualified medical expenses are never taxed.
- Tax-deferred - Interest earnings accumulate tax-deferred, and if used to pay qualified medical expenses, are tax-free.

What is an HSA?

- Allows you to pay for qualified medical expenses that may not be covered under your health plan.
- HSA money is yours to keep - unused money in your HSA isn't forfeited at the end of the year; it continues to earn interest, tax-deferred.
- It's portable — you own the account funds even after changing employers, retirements, etc.
- You are in control of your account- You decide how to spend your money.

Who can have an HSA?

To contribute to an HSA you must be:

- Covered by a “qualified” high deductible health plan;
- Not covered under other health insurance (or a medical FSA)
- Not enrolled in Medicare; and
- Not another person’s dependent.

Already Enrolled in Medicare?

- If you are an active employee, and already enrolled in Medicare Part A
 - You are not eligible to open an HSA Account (based on current law).
 - While you can roll back your Medicare enrollment, it is a tricky venture.
 - If you choose to elect the QHD plan this year (or it is your only option next year), the College will pay you the employer's HSA contribution as post-tax wages. The College will add an additional amount to offset some of the taxes.

HSA Contributions

The IRS annually adjusts maximum contribution amounts based on Cost of Living Adjustment (COLA)

- Maximum Contribution for 2020:
 - Single \$3,550
 - Family \$7,100
 - 55+ Catch Up Contribution \$1,000

HSA Contributions

- Can be funded by employer and employee

- Gettysburg College funds the following in the HSA:
 - Single \$1,250
 - Family \$2,500

- Employee may add additional funds up to the IRS Maximum:
 - Single \$0 to \$2,300
 - Family \$0 to \$4,600

HSA Contributions

- Can be funded through Section 125 plan – pre-tax payroll deduction – per pay or lump sum – *EASIEST WAY!*
- Can make post-tax deposits directly to the HSA vendor – take deduction on Form 1040
 - Mail a Check
 - Wire money from your bank account to your HSA account
- Can choose investment options in the HSA

HSA Distributions

HSA can be used for qualified medical expenses such as:

- Medical Plan Deductible, Copay, Coinsurance
- Dental
- Vision
- IRS Code 213(d) list eligible expenses

HSA Distributions

- Must have funds in your Account to spend them (different from FSA)
- Nonmedical withdrawals from your HSA are taxable and subject to a 20% tax penalty. Exceptions:
 - Attain age 65
 - Become totally and permanently disabled; or
 - Die
- Can be used for dependents (dependents reported on your tax return), whether or not they are covered by the health insurance.

Optum Bank

- Optum will hold your HSA Account
- Optum has many tools available to you on your website to help you manage your account.



How much will Steve save with his Health Savings Account?

1	In 2020, Steve will deposit \$3,500 through payroll into his HSA and will get \$2,500 from Gettysburg College	Steve's federal and state income tax and FICA <i>savings for the year will be \$891*</i>
2	Steve will use about \$1,000 to pay for qualified medical expenses for himself and his family	Steve <i>will not have to pay income taxes</i> on the \$1,000 as long as he uses it to pay for qualified medical expenses
3	Steve will earn interest on the funds in his Health Savings Account	Steve will <i>not have to pay income taxes</i> on his interest
4	Steve will carry over \$5,000 HSA dollars (\$3,000 + \$3,000 – \$1000 + interest) into the next year	With a traditional plan, Steve wouldn't have carried over any money. <i>Steve is better prepared for the future</i>

- * Assumes a 25% federal tax rate, 3% state tax rate and 7.65% FICA

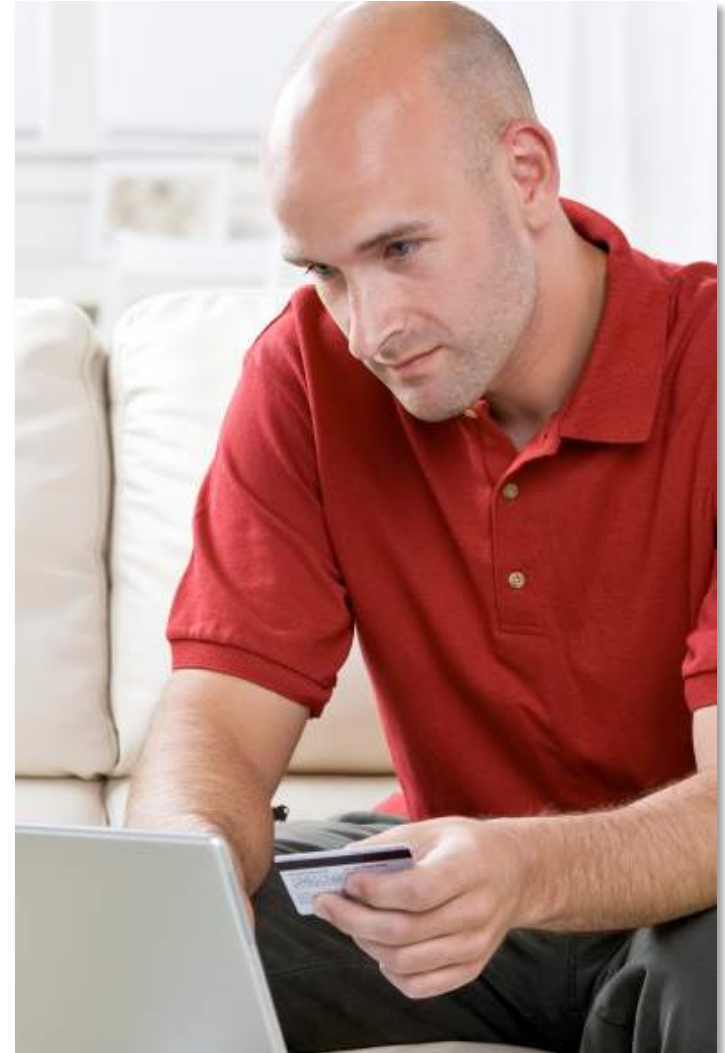
Access your Health Savings Account funds

Use your Optum Bank® Health Savings Account Debit MasterCard®

Sign up for automatic bill pay and online banking

Use Apple/Android Pay

Pay for an expense with personal funds and reimburse yourself from your HSA – credit card with rewards anyone?



Save your receipts!

- **Save your receipts for all qualified medical expenses**
- **Track bill pays, reimbursements and out-of-pocket expenses via expense journal**
- **Optum Bank® does not track your expenses or verify eligibility**



How Molly Uses Her Health Savings Account for a Medical Visit

Molly goes to the doctor with her HSA



Molly presents her health plan member ID card at the doctor's office, for a non preventative care visit



Her doctor submits a claim to her health care plan



Molly fills her prescription and pays for it with her HSA Debit Mastercard®



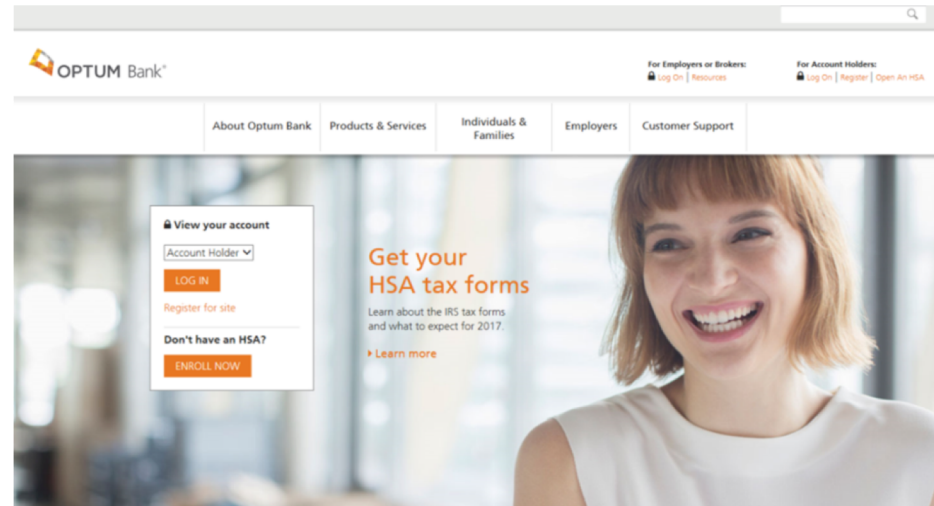
Molly receives and pays her doctor's bill with her HSA Debit Mastercard®, personal card or uses bill pay



Molly retains her receipts via the Optum mobile app, website or paper copies

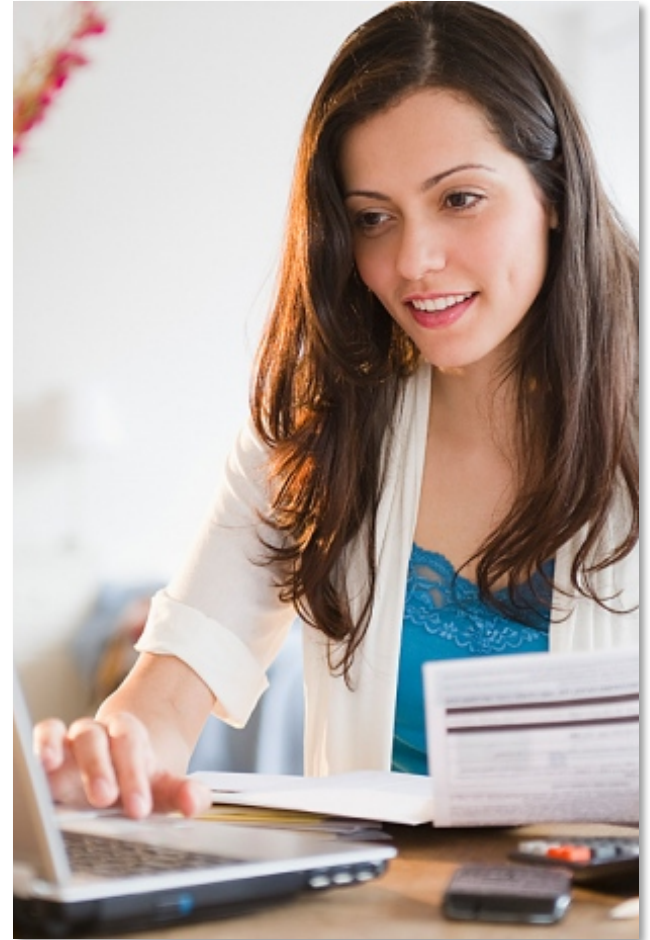
What to expect as a new account holder

- You can download the Mobile App right now
- Optum Bank® Welcome Kit will be mailed shortly after you are successfully enrolled in an HSA
- Debit card will arrive in a separate mailing
- HSA materials are mailed separately from health plan materials
- After logging in to your account for the first time, you will be prompted to provide your email address. You'll receive an Optum Bank quarterly newsletter with tips for helping you to make the most of your health care dollars



What you need to know about your Health Savings Account

- **You're in charge of managing your HSA**
- **Its an individually owned account, like your retirement account and IRA**
- **Annual contribution limits are set by the IRS**
- **Deposits can be made at any time and are available immediately**
- **All deposits up to the annual IRS limit are income tax-free**
- **Withdrawals made for qualified medical expenses are not subject to income tax**



Investments are not FDIC insured, are not guaranteed by Optum Bank®, and may lose value.

Aflac

If you currently have an Aflac plan please know that you must be enrolled in a HSA compatible plan. Please contact our Aflac representative Danny Mara as soon as possible to update your plans.

717-752-0772 or daniel_mara@us.aflac.com

Flex Spending

If you have a current balance in your flex spending accounts, please use the funds down to zero. If there are any funds in that account January 1, 2020 you will not be able to start your HSA until April 1, 2020.

Questions?

Open Enrollment Meetings

Open enrollment will open November 8 and close November 18, 2019

Date	Where	Time
November 4, 2019	Lyceum	10:00am - 11:30am
November 6, 2019	CUB 260	10:30am– 12:00pm
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Employee experiences of QHDP/HSA

November 5, 2019	CUB 260	12:00pm - 1:00pm
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November 14, 2019	Lyceum	12:00pm - 1:00pm

A photograph of two men in business suits shaking hands in a modern office. The man on the left is a Black man, and the man on the right is a white man. They are both smiling. The background shows a large window with greenery outside. The image is overlaid with a semi-transparent white box containing the title text.

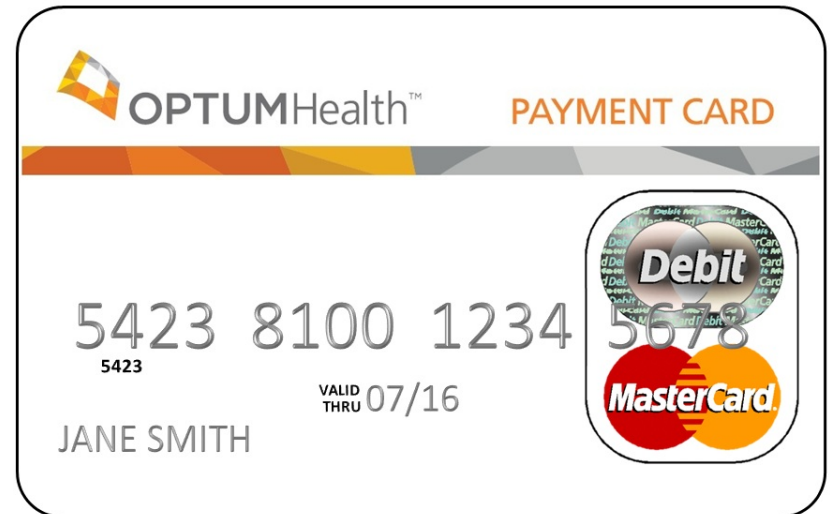
Gettysburg College Flexible Spending Account (FSA) Overview

Paying for qualified expenses

Paying for expenses is convenient

- Participants receive two payment cards: one for themselves and one to share with a spouse or dependent
- Activate the card right away
- Use it to pay for eligible expenses

Review your plan to learn which expenses are eligible



How to submit claims

There are **four** methods of submission available for your claim form and documentation:

Online

- Visit our website: www.optumbank.com
- Login to your account. File your claim from the “I Want To” section in the upper right corner of the Home Page
- Substantiation can also be uploaded

Mobile App

Login to your account. Click “File a claim” and complete steps

Fax

Instructions in welcome kit & available online

Mail

Instructions in welcome kit & available online

Regardless of your submission method, you will want to make sure you submit legible documentation. If we are unable to read items because of the quality of the copy, the claim will be denied pending resubmission of legible documentation.

Supporting documentation must clearly identify:

1. Name of provider or clinic providing the eligible service
2. Description of service
3. Date expense was incurred
4. Total expense amount
5. Signature and date (of claim submission)

Canceled checks and credit card statements are not valid receipts.