

Beniversal HSA

A **Health Savings Account (HSA)** is a tax-free account used to pay for out-of-pocket medical expenses. These include your deductible, coinsurance, and other expenses not covered by the health plan. To contribute to an HSA, individuals must be enrolled in an HSA-compatible health plan which provides comprehensive coverage once the minimum deductible is reached.

WHO IS ELIGIBLE FOR AN HSA?

- You must be enrolled in an HSA-compatible health plan. Your employer can provide more information on the health plan(s) that meet the requirements for an HSA.
- You may not be enrolled in any other health plan that is not a qualified HSA-compatible plan. If you (or your spouse) enroll in a Medical FSA or HRA, you may not be eligible for an HSA, unless the FSA or HRA is limited to dental and vision expenses.
- You cannot be enrolled in Medicare.
- You cannot be claimed as a dependent on another person's taxes.

WHAT YOU NEED TO KNOW:

- **You own the account.** As the owner, you determine when you want to spend the funds.
- **You never lose the funds.** Once funds have been deposited into your account, they are yours to keep. There is no 'use-or-lose' provision. You even keep the funds if your employment changes.
- **Tax-free savings for medical expenses.** An HSA is the only account to provide a triple-tax benefit. Funds are deposited into the HSA tax-free, grow tax-deferred, and remain tax-free when used for eligible medical expenses. This saves you 30-40% on every dollar you contribute to the HSA.
- **Funds grow.** HSA funds earn interest or can be invested.
- **Yearly contribution deadlines.** Contributions can be made until the tax filing deadline of the following year.
- **You can change your HSA payroll contributions.** Contributions to an HSA can be changed at any time, for any reason. Simply notify your employer to have any payroll deductions changed.

Note: States can choose to follow the federal tax-treatment guidelines for HSAs or establish their own; some states tax HSA contributions. If you have questions about your tax implications, consult your tax advisor. HSA funds used to pay for non-qualified medical expenses are subject to income taxes on the amount and a possible additional 20% penalty if you're under age 65.

FREQUENTLY ASKED QUESTIONS

HOW MUCH CAN I CONTRIBUTE?

Contributions are based on the type of health plan coverage you are enrolled in (e.g. single or family coverage). Total contributions from you and your employer cannot exceed the limits determined by the IRS. Current limits can be found on BenefitResource.com.

WHEN CAN HSA FUNDS BE USED?

Funds can be used for eligible medical expenses (provided after the HSA has been established) and will carry over from year to year if not used. An HSA is a cash balance account; if you incur an expense before HSA funds have been deposited, you may need to pay for the expense with another method and reimburse yourself once the funds become available.

If at some point you are no longer covered by an HSA-compatible health plan, you will no longer be able to contribute to the HSA, but the funds in the HSA will remain available for eligible medical expenses.

WHAT ARE ELIGIBLE MEDICAL EXPENSES?

These are determined by the IRS. In addition to the typical out-of-pocket medical expenses covered by your health plan, the HSA can be used for expenses such as dental, vision, chiropractic services, prescription drugs, and over-the-counter drugs and medicines. HSA funds can be used to pay for eligible medical expenses for you, your spouse, and eligible dependents (that you may claim on your tax return). See the next page for examples.

WHAT IS AN HSA-COMPATIBLE HEALTH PLAN?

The HSA must be offered with an HSA-compatible health plan (often called a high deductible health plan). The plan must meet certain minimum deductible and maximum out-of-pocket requirements set by the IRS. An HSA-compatible health plan provides comprehensive coverage for medical and prescription costs once the deductible and maximum out-of-pocket are met for the plan year. Your health plan will also offer certain preventive care services before meeting the deductible. Your employer will be able to tell you which plan(s) will make you eligible for an HSA.

ELIGIBLE EXPENSES

This list is a quick reference of eligible medical expenses. It is not an all-encompassing list and may be updated. In addition to the list below, there are over 150 additional items or expense types that are considered potentially eligible and may require a prescription or a letter of medical necessity.

Once your account is open, you will have access to a detailed eligible expense look up table. Simply log in at [BenefitResource.com](https://www.benefitresource.com) and select **Eligible Health Care Expense Table** under the Health Savings Plan tab.

REMEMBER TO SAVE ALL RECEIPTS

You are responsible for verifying HSA funds were used for eligible expenses if you are ever audited by the IRS.

A-G

- Acupuncture
- Alcoholism treatment
- Ambulance
- Arthritis gloves
- Artificial teeth
- Asthma devices and medicines
- Bandages
- Birth control products (e.g. prophylactics)
- Body scans
- Braille books and magazines
- Breast pumps
- Breast reconstruction surgery following mastectomy
- Carpal tunnel wrist supports
- Chiropractors
- Circumcision
- Co-insurance amounts
- Co-payments
- Counseling, when used to treat diagnosed medical condition
- CPAP (continuous positive airway pressure) devices
- Crutches
- Dental sealants
- Dental services and procedures
- Diabetic supplies & insulin
- Diagnostic items/services
- Dizziness pills
- Drug addiction treatment
- Drug overdose, treatment of
- Durable medical equipment
- Eye examinations
- Eyeglasses
- Flu shots
- Fluoridation services
- Guide dog

H-Q

- Hospital services
- Immunizations
- Laboratory fees
- Lactation consultant
- Laser eye surgery, Lasik
- Lodging at hospital or similar institution
- Mastectomy-related special bras
- Medical alert bracelet or necklace

- Medical monitoring and testing devices (e.g. blood-pressure monitoring devices, blood-sugar test kits/strips)
- Medical practitioner's fee for online or telephone consultation
- Medical records charges
- Menstrual Care Products
- Midwife
- Norplant insertion or removal
- Obstetrical expenses
- Occlusal guards to prevent teeth grinding
- Operations / Surgeries
- Optometrist
- Organ donors
- Orthodontia
- Orthopedic shoe inserts
- Osteopath fees
- Ovulation monitor
- Oxygen
- Physical exams
- Physical therapy
- Pregnancy test kits
- Prescription drugs and medicines
- Preventive care screenings
- Prosthesis and artificial limbs
- Psychiatric care

R-Z

- Radial keratotomy
- Reading glasses
- Rehydration solution
- Screening tests (including cancer screening tests)
- Sleep-deprivation treatment
- Speech therapy
- Stop-smoking programs
- Telephone equipment or television for hearing-impaired persons
- Transplants
- Transportation expenses for person to receive medical care, may include car mileage or alternative transportation costs
- Vaccines and immunizations
- Vision correction procedures
- Walkers/Wheelchair
- X-ray fees

OTC MEDICAL SUPPLIES

- Adult incontinence products (e.g. Depends)
- Contact lens solution
- Denture adhesives
- First aid creams
- First aid supplies (e.g. band-aids)
- Foot insoles
- Gauze Pads
- Hearing aids/hearing aid batteries
- Heat wraps (e.g. ThermaCare)
- Heating pads, hot water bottles
- Liquid adhesive for small cuts
- Medicine dropper/spoon
- Personal Protective Equipment (masks, hand sanitizer, sanitizing wipes)
- Pre-natal vitamins
- Rubbing alcohol
- Sunscreen (Broad Spectrum SPF 15+)
- Supports/braces (e.g. ankle, knee, wrist, therapeutic glove)
- Thermometers

OTC DRUGS & MEDICINES

- Acne medicines
- Allergy and sinus medicines (e.g. Benadryl, Claritin, Sudafed)
- Anti-fungal medicines (e.g. Lotramin AF)
- Anti-itch medications (e.g. Caladryl)
- Cold sore medications
- Cough, cold & flu remedies
- Decongestants
- Diaper rash ointments
- Ear supplies (e.g. wax removal)
- Gastrointestinal aids (e.g. antacids, anti-diarrhea medicines, non-fiber laxatives, nausea medications)
- Motion sickness pills
- Nasal sprays for congestion (e.g. Afrin)
- Pain relievers (e.g. aspirin, Excedrin, Tylenol, Advil, Motrin)
- Sleeping aids
- Smoking cessation medications (e.g. nicotine gum or patches)
- Suppositories
- Toothache relievers (e.g. Orajel)
- Topical ointments for gingivitis
- Wart remover medications
- Yeast infection creams (e.g. Monistat)

ESTIMATE YOUR HEALTH EXPENSES & SAVINGS

Use this worksheet to calculate the cost of different health plan options. Be sure to enter all values for a particular plan in a single column. An online HSA calculator is also available in the Resource Center at BenefitResource.com.

You will need to determine how much you intend to contribute to the HSA and consider any contributions your employer may make. Some recommendations for determining your contribution amount: (1) fund enough to cover the deductible, (2) fund enough to cover the maximum out-of-pocket, or (3) fund the annual maximum contribution.

PLAN COMPARISON		HSA-COMPATIBLE PLAN	NON HSA-COMPATIBLE PLAN
A	Amount you would pay in annual premiums under each plan	\$ _____	\$ _____
B	Plan deductible amount	\$ _____	\$ _____
C	Maximum out-of-pocket limit	\$ _____	\$ _____
D	% coinsurance (% you pay once the deductible is met)	_____ %	_____ %
E	Estimated prescription drug cost 1. HSA-compatible health plan estimate = Number of prescriptions _____ x Average cost (if unknown, enter \$50) = _____ 2. Non HSA-compatible plan estimate = Number of prescriptions _____ x Average cost or copay (if unknown, enter \$50) = _____	\$ _____	\$ _____
F	Estimated doctor visit cost 1. HSA-compatible health plan estimate = Number of doctor visits _____ x Average cost (if unknown, enter \$300) = _____ 2. Non HSA-compatible plan estimate = Number of doctor visits _____ x Average cost or copay (if unknown, enter \$300) = _____	\$ _____	\$ _____
G	Other anticipated out-of-pocket medical expenses (e.g. hospital expenses, specialty care)	\$ _____	\$ _____
H	Total medical expenses (Line E + Line F + Line G)	\$ _____	\$ _____
I	Total medical expenses counted towards deductible 1. HSA-compatible health plan estimate = Line H 2. Non HSA-compatible health plan estimate = Line F + Line G	\$ _____	\$ _____
J	Estimated out-of-pocket 1. HSA-compatible health plan estimate: If Line I is less than Line B, enter Line I, otherwise calculate below: a. Line I _____ - Line B _____ = _____ b. Result from Line J1a _____ x Line D _____ = _____ c. Result from Line J1b _____ + Line B _____ = _____ d. If Line J1c is less than Line C, enter Line J1c, otherwise enter Line C 2. Non HSA-compatible plan estimate: If Line I is less than Line B, enter Line H, otherwise calculate below: a. Line I _____ - Line B _____ = _____ b. Result from Line J2a _____ x Line D _____ = _____ c. Result from Line J2b _____ + Line B _____ = _____ d. If Line J2c is less than Line C, enter Line J1c _____ + Line E _____ = _____ otherwise enter Line C _____ + Line E _____ = _____	\$ _____	\$ _____
K	Estimated cost of the plan (Line A + Line J)	\$ _____	\$ _____
L	Employer HSA contribution	\$ _____	NOT APPLICABLE
M	NET COST OF THE PLAN TO YOU (Line L - Line K)	\$ _____	\$ _____

HSA CONTRIBUTION TAX SAVINGS

In addition to the plan estimates listed above, the HSA-compatible plan option will provide additional tax savings on contributions and medical expenses. To calculate the estimated tax savings, complete the chart below.

A	Estimated HSA contribution	\$ _____	\$ _____
B	Tax rate (total you pay for Federal, State, and Local taxes. If uncertain, use 30% of gross salary)	\$ _____	\$ _____
C	ESTIMATED ANNUAL TAX SAVINGS	\$ _____	\$ _____

GET STARTED

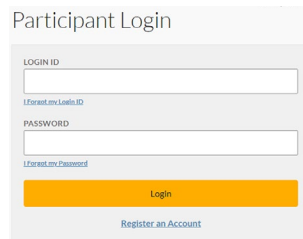
If you elected to make HSA contributions through your employer, you will receive them at regular intervals; typically, it is the same as your payroll cycle. You can verify that contributions have posted to your account by logging in at BenefitResource.com.

If you did not elect to make contributions through your employer, or if you would like to make supplemental contributions, you can make them directly by logging into BRIWEB.

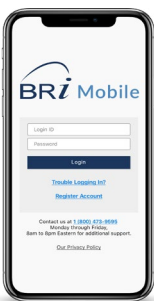
Important information about procedures for opening a new account: Federal law requires all financial institutions and their third parties to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow your identity to be verified. You may also be asked to provide a copy of your driver's license or other identifying documents.

LOG IN TO YOUR BRIWEB ACCOUNT

BRIWEB is your secure login for managing your BRI accounts. You can view balance and transaction information, download plan documents, and more. To get started, go to BenefitResource.com.



- Select the Employee Login option.
- Click "Register an Account." You will need to register using the Company Code provided to you by your employer and other personal information.
- Once logged in, a dashboard will provide a quick snapshot of your account(s).
- To manage your HSA, navigate to the Health Savings Account tab.



DOWNLOAD THE MOBILE APP

BRIMOBILE is your on-the-go account access. View balances and recent transactions, send receipts, sign up for text alerts, and more!

The BRIMOBILE app is available for both Apple and Android in your device's app store.

SIGN UP FOR BRIALERTS

BRIALERTS provide real-time text or email notifications regarding the status of your accounts. Alerts include:

- Card purchases and denials
- Monthly balance summary
- Deposit information
- Duplicate transactions

Sign up through the "Notifications" tab on BRIWEB or BRIMOBILE. Standard text rates may apply.

USE YOUR FUNDS

BENIVERSAL CARD

The Beniversal® Prepaid Mastercard® will arrive in a plain white envelope. Money will start showing up on the card as you fund your HSA. The card can be used at qualified merchants providing medical products and services. If you have other pre-tax benefit accounts, such as a Limited FSA, you will use the same card for accessing these benefits.



The Beniversal Card allows for contactless payments through Apple Pay®, Samsung Pay® and Google Pay®. Just use your phone at point-of-sale to pay for eligible expenses.

ONLINE TRANSFER

Online transfers provide a flexible option to reimburse yourself. Once a personal checking or savings account is linked, you can conveniently transfer funds to/from your HSA and personal account.

INCREASE YOUR HSA VALUE

BRI provides you with a secure and competitive interest-bearing account. Balances in the HSA are FDIC-insured. Additionally, you may invest your HSA balance using one or more of the options available. Investments in securities are not FDIC insured, may lose value, and are not bank guaranteed. Separate conditions and fees may apply to investment accounts.



PARTICIPANT SERVICES

Participant Services is available to assist with your questions via phone, email and live chat. Both English- and Spanish-speaking representatives are available.

 (800) 473-9595 (M - F, 8am - 8pm (ET))

 ParticipantServices@BenefitResource.com

 Live chat is available through the participant login at BenefitResource.com

 Visit BenefitResource.com/MHC to access all Minnesota Healthcare Consortium pre-tax benefit plan materials, including plan documents, Open Enrollment materials, forms, videos, and more! 



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