

## DCPS MEDICAL PLAN OPTIONS

BlueCross Blue Shield of Florida

DCPS Group Number 78155

Customer Service 1-800-664-5295

Hours: Mon-Thurs, 8 a.m. – 9 p.m., Fri 9 a.m. – 9 p.m. EST

[www.bcbsfl.com](http://www.bcbsfl.com)

Blue Cross Blue Shield of Florida will continue providing Duval County Public School's medical administrative services for the Quarter Plan Year (Oct – Dec, 2011) and the New Plan Year (Jan – Dec, 2012). The following medical option is only available to employees represented by the following Bargaining Unions and Non-Bargaining Groups: Administrative, Exempt, JSA, LIUNA, and Maintenance.

### DCPS High Deductible Health Plan

*Available to employees represented by the following Bargaining Unit and Non-Bargaining Groups: Administrative, Exempt, JSA, LIUNA, and Maintenance*

This is an open access plan that does not require you to choose a primary care physician. You may choose the physician of your choice. However, to receive your maximum benefit, you should select an in-network doctor from participating BCBS Network Blue providers found at [www.bcbsfl.com](http://www.bcbsfl.com)

#### Plan highlights include:

- Your School District continues to provide employee only medical coverage at no premium cost to you.
- Your School District continues to offset a portion of the dependent coverage cost.
- Employees have the freedom to choose an in or out of network service provider at the time of service.
- Deductible and co-insurance applies to all services except routine services.
- For coverage other than employee only, the family deductible must be met before co-insurance or co-payments are applicable.
- Your School District contributes \$605.28 to your Health Savings Account  
*Note: If you are ineligible to participate in an HSA, you may elect a High Deductible Health Plan and contribute to FSA.*
- HSA Funds may be used based on what's available in the account.
- HSA Funds are not use it or lose it. **Employees who contribute their own money to the HSA must make that election again at the enrollment session.**
- Changes to your HSA may be made once per month.
- For Medicare Part D coverage, the prescription drug coverage offered by the High Deductible Health Plan is considered Non-Creditable.

#### ID Cards

Blue Cross Blue Shield ID Cards will be issued to new employees only. If you are a current employee, you will continue to use the same ID card.

### DCPS High Deductible Health Plan (HDHP) 2011-2012 Bi-Weekly Rates

DCPS HDHP Rates apply to employees represented by the following Bargaining Units and Non-Bargaining Group: <b>Administrative, Exempt, JSA, LIUNA, Maintenance</b>		
Coverage Tier Levels	Employee 20-Pay	Employee 24-Pay
Employee Only	0.00	0.00
Employee & Spouse	189.73	158.11
Employee & Child(ren)	134.50	112.09
Employee & Family	378.13	315.11
Medical FSA/ myFBMC Card <sup>sm</sup>	Not Available	
Health Savings Account	Employer Contribution: \$605.28	

*The final rates for the 2012 Plan Year are subject to the approval of Duval County School Board.  
Notification will be distributed if there are any modifications to these rates.*

## SUMMARY OF HEALTH PLAN OPTIONS

BENEFIT CATEGORY	DCPS HDHP (High Deductible Health Plan)
<b>HOSPITAL</b>	
Inpatient In-Network (Network Blue) Out-of-Network	CYD + 75% Coins CYD + 50% Coins
Out-of-State In-Network Out-of-Network	CYD + 75% Coins CYD + 50% Coins
Outpatient Hospital Facility In-Network Out-of-Network	CYD + 75% Coins CYD + 50% Coins
Emergency Room In-Network Out-of-Network	CYD + 75% Coins CYD + 75% Coins
<b>ANCILLARY</b>	
Urgent Care Center In-Network Out-of-Network	CYD + 80% Coins CYD + 80% Coins
Ambulatory Surgical Center Facility In-Network Out-of-Network	CYD + 80% Coins CYD + 50% Coins
Independent Diagnostic Testing Facility (X-Ray / Imaging) In-Network Out-of-Network	CYD + 80% Coins CYD + 50% Coins
Independent Clinical Lab In-Network Out-of-Network	CYD + 80% Coins CYD + 50% Coins
Mammograms	\$0 Co-pay
<b>PHYSICIAN</b>	
Office Services In-Network Family Physician In-Network Specialist Out-of-Network	CYD + 80% Coins CYD + 80% Coins CYD + 50% Coins
Routine Physicals In-Network Out-of-Network	\$0 Co-pay CYD + 50% Coins
Physician Services Other than Office In-Network Family Physician In-Network Specialist Out-of-Network Physician/Specialist	CYD + 80% Coins CYD + 80% Coins CYD + 50% Coins
<b>PRESCRIPTION DRUGS</b>	
Retail Generic Drugs Preferred Brand Drugs Non-Preferred Brand Drugs Specialty Injectables Mail Order	CYD + \$7 Co-pay CYD + \$25 Co-pay + 10% Coins CYD + \$40 Co-pay + 10% Coins CYD + \$55 Co-pay + 10% Coins 2 x Retail
<b>DED / COINS / OOP</b>	
Calendar Year Deductible (CYD) In-Network (INN) Out-of-Network (OON)	Single/Family \$1,250 / \$2,500 \$2,500 / \$5,000
Coinsurance (Coins) In-Network Out-of-Network	75% Inpatient / 80% All others 50% Coins
Out-of-Pocket Maximum (OOP) (Includes CYD, Co-pays, and Coins ) (Rx Co-pays apply towards HDHP OOP Max) In-Network (Network Blue) Out-of-Network	Single/Family \$5,000 / \$10,000 \$10,000 / \$20,000

# DUVAL COUNTY SCHOOL BOARD HIGH DEDUCTIBLE HEALTH PLAN (HDHP) AND HEALTH SAVINGS ACCOUNT (HSA)

**What is a High Deductible Health Plan (HDHP)?** The HDHP is a health insurance plan with lower premiums and higher deductibles than a traditional health plan. It gives you greater control over how you spend your health care dollars. This plan blends the best features of a preferred provider organization (PPO) with a tax-advantaged Health Savings Account (HSA) that you can use to pay eligible medical expenses.

## Plan Benefits

The HDHP allows you to use in-network **and** out-of-network providers. It is always more cost effective to use in-network doctors, facilities, and other providers.

### Here is how the plan works in-network:

- You are not required to select a primary care provider (PCP) or get referrals for in-network specialists.
- You pay 100% of the negotiated, discounted fee for all in-network services and prescription drugs until you reach the annual deductible.
- Once you meet the deductible, the plan pays:
  - 75% of the negotiated, discounted fees for covered in-network in-patient services
  - 80% of the negotiated, discounted fees for all other covered in-network services except for prescription drugs (see below).
- Your deductible and coinsurance, including prescription drugs, applies to your out-of-pocket maximum.
- After you reach your out-of-pocket maximum, all covered services, including prescriptions, are paid at 100% by the health plan.

### Here is how the plan works out-of-network:

- You pay 100% of the eligible fees for all out-of-network services.  
**Note: You will be responsible for all ineligible charges. Ineligible charges do not count towards the deductible and they do not count towards the out-of-pocket maximum.**
- Once you meet the out-of-network deductible, the plan pays 50% of the allowed amount for covered out-of-network services.
- Your deductible and coinsurance, including prescription drugs, applies to your out-of-pocket maximum.
- After you reach your out-of-pocket maximum, all covered services are paid at 100% by the health plan.

**Health Savings Account.** A Health Savings Account (HSA) is an interest-bearing spending and savings account that you use to pay for eligible health care expenses using tax-free dollars. You must be enrolled in the High Deductible Health Plan (HDHP) to contribute to the HSA.

## Qualifying for an HSA

In order to open an HSA, you must be "HSA Eligible." IRS guidelines say that an HSA Eligible Individual is anyone who:

- Is covered by an HSA-qualified High Deductible Health Plan (HDHP)
- Cannot be claimed as a dependent by another person
- Isn't covered by some sort of additional, non-HDHP insurance program
- Is under age 65 and not entitled to Medicare

## Annual HSA Contributions

The IRS sets limits for how much you can contribute to an HSA in each calendar year. These limits, established by the federal government and subject to change, are tied to the rate of inflation. Over-contributing to your HSA leads to a tax penalty on excessive funds.

**2011 contribution limit is \$3,050.00 for single and \$6,150.00 for family.**

**2012 contribution limit is \$3,100.00 for single and \$6,250.00 for family.**

## Catch-Up Contributions

HSA owners age 55 and older can make additional contributions to their HSA called "catch-up contributions". For 2011 and 2012, the allowed catch-up contribution is \$1,000.

## IMPORTANT FACTS ABOUT HIGH DEDUCTIBLE HEALTH PLANS (HDHP) WITH HSA

The law stipulates that in order to have a Health Savings Account (HSA) you must participate in a qualified High Deductible Health Plan (HDHP). However, if any of the following situations pertain to you, you can participate in the HDHP but NOT the HSA.

- If you enrolled in Medicare or Medicaid, you cannot open an HSA.
- If you have Tricare, you cannot have a HSA because Tricare does not offer a HDHP.
- If you have received any Veterans Administration health benefits in the last 3 months, you cannot have an HSA.
- You cannot be covered by any other health insurance that reimburses you for health expenses you incur unless it is another HDHP with an HSA. If two family members each have a HDHP, the maximum annual HSA contribution remains the same. In other words, it is not doubled. 2011 limits are \$3,050 for single and \$6,150 for family coverage. 2012 limits are \$3,100 for single and \$6,250 for family coverage.
- Flexible Spending Accounts (FSA) which cover all medically necessary expenses make you ineligible for an HSA.
- Employees may not contribute to an HSA until either their FSA account is empty or until their 2.5 month grace period has ended.
- If a spouse participates in a private healthcare plan, Medicare, Medicaid, or Tricare, this will make you ineligible for a HSA if you are also covered.
- If you no longer have an HSA qualified HDHP, you cannot contribute to your HSA, but you can maintain and spend the already deposited funds as stipulated by law.

### Health Savings Account FAQs

#### How are funds placed into my HSA?

Step 1: Employee enrolls in HDHP and HSA

Step 2: Employee Opens HSA with Bank

Step 3: Employee Contributions taken via Pretax Payroll Deduction

Step 4: Employer Contributes to Employee's HSA

Step 5: FBMC Deposit Employee and Employer Contributions via ACH Direct Deposit to Synovus Bank

Step 6: Employee uses HSA debit card or check to pay for medical expenses.

#### How may I change my HSA contribution?

You may change the amount you contribute to your HSA once a month. To change your HSA contribution, contact your benefits administrator.

#### How do I get funds out of my HSA?

After enrolling in the HSA and completing the required Bank Signature Card form,<sup>1</sup> your contributions will be sent to the custodian, Synovus Bank of Jacksonville, a division of Synovus Bank.<sup>2</sup> Synovus Bank of Jacksonville will establish an individual account for you and mail up to two VISA® Check Cards to your home address at no charge. You may order additional cards or a starter supply of checks by contacting Synovus Bank of Jacksonville at **1-877-367-4HSA (4472)**. You may use the Check Cards or checks to get funds out of your HSA. If you choose to use your Check Card, you will need to sign for the transaction like a credit card transaction. Remember, as long as you are taking funds out for qualified medical expenses, you pay no taxes on the funds. However, if you withdraw funds for ineligible expenses, you may have to pay taxes and penalties on those funds, unless you reimburse your HSA for the ineligible amount.

#### Will I be charged any banking or custodian fees?

Yes, there is \$2 monthly fee. Synovus Bank of Jacksonville will charge \$2 a month to your HSA. This fee includes the VISA® debit card, all transaction fees associated with the card, a supply of checks, monthly statements and other banking services. There is a \$0.50 charge to process each check you write to get funds from your HSA. Synovus Bank of Jacksonville will deduct these fees automatically from your HSA. Other fees may apply, including fees for insufficient funds. Refer to your HSA Disclosure Statement for more information.

#### How are my HSA funds invested?

Your funds will initially be held in an interest-bearing checking account at Synovus Bank of Jacksonville. The bank can provide you with current interest rates for HSAs since these rates are subject to change. As your account balance grows, you may be eligible to place your funds into the HSA Investment Option. Once your balance reaches \$3,500 or more, Synovus Bank of Jacksonville will communicate the investment opportunities available to you through their broker, Synovus Securities, Inc. (SSI).<sup>3</sup>

<sup>1</sup> A Bank Signature Card form MUST be completed to open a Health Savings Account.

<sup>2</sup> Synovus Bank of Jacksonville is a division of Synovus Bank. Synovus Bank, Member FDIC, is chartered in the state of Georgia and operates under multiple trade names across the Southeast, Divisions of Synovus Bank are not separately FDIC-insured banks. The FDIC coverage extended to deposit customers is that of one insured bank.

<sup>3</sup> The registered broker-dealer offering brokerage product for Synovus is Synovus Securities, Inc., Member FINRA/SIPC. Investment products and services are not FDIC insured, are not deposits of or obligations of any Synovus Financial Corp. (SFC) bank, are not guaranteed by any SFC bank and involve investment risk, including possible loss of principal amount invested. Your bank and Synovus Securities, Inc. are members of the Synovus family of companies.

# USING A HIGH DEDUCTIBLE HEALTH PLAN WITH AN HSA

A Health Savings Account is just a bank account with special features. Your HSA belongs entirely to you, and you and your employer may deposit money into your Health Savings Account for future medical expenses.

## Use It or Save It

Your HSA is your personal account, and you can choose how you want to use it. You can choose to use the funds as you need them for medical care, or pay for medical expenses with other non-HSA funds.

## Opening a Health Savings Account

Go to the link <https://www.protectedforms.com/hsa/findhsa.cfm?tc=DUVALCOUNTY> and/or a packet from the bank will be sent to your home address listed on your enrollment form.

## Contributing to Your HSA

The 2011 contribution limit is \$3,050.00 for single and \$6,150.00 for family. The 2012 contribution limit is \$3,100.00 for single and \$6,250.00 for family. This is the maximum including the amount contributed by Duval County Public Schools.

There are a number of ways to make deposits into your HSA:

- **Payroll Pre-tax Deductions:** One of the most common ways people deposit funds into their HSA is by using scheduled deductions. Talk to your Benefits Department to set up or change deductions to your HSA. Changes will be allowed once per month.
- **Regular Recurring Electronic Deposits Post-tax**
- **Mail-In Deposits:** Fill out an [HSA Contribution Form](#) to make a deposit through the mail. Mailing instructions are on the form. These deposits would be post-tax.
- **Branch Deposits:** For account holders living in the Jacksonville area deposits can be made at any of the 5 [Synovus branch offices or branch ATMs](#). These deposits would be post-tax.

## Withdrawing from Your HSA

You can access funds in your HSA for qualified medical purposes in the following ways.

- **Debit Card:** Use your HSA debit card for purchases or to make payments for qualified medical expenses.
- **Personalized Checks:** Order checks to pay for qualified medical expenses or to reimburse yourself for medical expenses you paid for out of pocket.
- **Request for Check Reimbursement:** Fill out an [HSA Distribution Form](#) to instruct Synovus Bank to issue a check from your account on your behalf. Mailing instructions are on the form.

## Banking or Custodian Fees

The \$2.00 fee is deducted each month from account balances under \$2,500. There is not a bank fee once your account exceeds \$2,500.

## Paying for Services with Your HSA

With an HSA-based plan, you'll still have an Insurance ID Card, and you'll need to make sure that you present this card anytime you go to the doctor or pharmacy. This will ensure that:

- (1) You always get any network discounts available to you,
- (2) Your medical provider will file a claim with the insurance company, and
- (3) The amount you pay will be applied to your deductible.

## HSA Paperwork: How to Handle It

Since an HSA is a tax exempt benefit when used according to the IRS Rules, you'll need to be able to prove that money you spend from your HSA is for eligible medical expenses, if you're ever audited. The employee is responsible for all record keeping of money spent from their HSA.