

# HEALTH SAVINGS ACCOUNT

## Humana Access

Oldham County Fiscal Court gives employees funds to help offset the deductible on the High Deductible Health Plans (HDHP). The HSA funds are deposited once the employee and covered spouse have completed their annual physical/bloodwork **and have completed the Health Risk Assessment on the Humana website**. The required forms for the physical must be submitted to Humana Go365. Employees hired after 1/1/2020 will receive a monthly contribution beginning the first month of coverage. These requirements can be met anytime during the plan year to receive the contributions listed below:

\$4,000 Deductible	
Employee Only Coverage:	\$50 / month or \$600 lump sum
Employee & Dependent Coverage:	\$83 / month or \$1,000 lump sum

### ADDITIONAL CONTRIBUTION TO HEALTH SAVINGS ACCOUNT FOR ACHIEVING SILVER STATUS

Oldham County Fiscal Court will contribute funds to the employee's Health Savings Account if Silver Status in Humana's Go365 wellness program is achieved by 8/1/20 per the chart below:

Coverage Type	Points needed to reach Silver Status	Contribution Amount
Employee Only:	5,000	\$250.00
Employee / Spouse	8,000	\$400.00
Employee / Child(ren) (under 18)	5,000	\$250.00
Family-OR Emp / Child(ren) (over 18)	5,000 + 3,000 for each member 18 years and older (see example below)	\$0.05 per point earned to reach Silver Status

**Example:** Family with 2 dependents over the age of 18 need 14,000 points to reach Silver Status (5,000 + 3,000 + 3,000 + 3,000).

Contributions for those employee who have reached Silver Status will be made the first payroll of the month after the employee is listed on the eligibility report from Humana.

New hires that reach silver status by 8/1/2020 are eligible for the lump sum bonus contribution.

Employees may continue to contribute money to their Health Savings Account as in the past. The limits for 2020 are \$3,550 for single coverage and \$7,100 for family coverage. Persons age 55 or older may contribute an additional \$1,000 annually. Please refer to the following pages for additional information regarding Health Saving Accounts.

Your unused HSA dollars rollover the following year.

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### Health Savings Account Eligible Expenses

#### Which expenses can be reimbursed by an HSA?

The IRS defines qualified medical care expenses as amounts paid for the diagnosis, cure or treatment of a disease, and for treatments affecting any part or function of the body. The expenses must be primarily to alleviate a physical or mental defect or illness.

The products and services below are examples of medical expenses eligible for payment under your HSA, when such services are not covered by your High Deductible Health Plan.

Under a rule that went into effective Jan. 1, 2011, claims for over-the-counter medicine or drug expenses (other than insulin) cannot be reimbursed without a prescription. This rule does not apply to items for medical care that are not medicines or drugs.

This list is not all-inclusive; additional expenses may qualify, and the items listed below are subject to change in accordance with IRS regulations. For more information or clarification on individual list items, refer to Publication 502 or consult a tax professional.

- Acupuncture
- Alcoholism treatment
- Ambulance
- Annual physical examination
- Artificial limb
- Artificial teeth
- Bandages
- Body scan
- Braille books and magazines
- Breast pumps and supplies
- Breast reconstruction surgery
- Capital expenses (improvements or special equipment installed to a home, if meant to accommodate a disabled condition)
- Car modifications or special equipment installed for a person with a disability
- Chiropractor
- Christian Science practitioner
- Contact lenses
- Crutches
- Dental treatment (not including teeth whitening)
- Diagnostic devices
- Disabled dependent care expenses
- Drug addiction treatment
- Eye exam
- Eye glasses
- Eye surgery
- Fertility enhancement (in vitro fertilization or surgery)
- Guide dog or other service animal
- Health institute fees (if treatment is prescribed by a physician)
- Intellectually or developmentally disabled care, treatment or special home
- Laboratory fees
- Lactation expenses
- Lead-based paint removal (if a child in the home has lead poisoning)
- Learning disability care or treatment
- Legal fees associated with medical treatment
- Lifetime care, advance payments or "founder's fee"
- Lodging at a hospital or similar institution
- Long-term care
- Medical conference expenses, if the conference concerns a chronic illness of yourself, your spouse or your dependent
- Medical information plan
- Medications, if prescribed
- Nursing home fees
- Nursing services
- Operations
- Optometrist
- Organ donors
- Osteopath
- Oxygen
- Pregnancy test kit
- Prosthesis
- Psychiatric care
- Psychoanalysis
- Psychologist
- Special education
- Sterilization
- Surgery
- Special telephone for hearing-impaired individual
- Television for hearing-impaired individuals
- Therapy received as medical treatment
- Transplants
- Transportation for medical care
- Tuition for special education
- Vasectomy
- Vision correction surgery
- Weight-loss program if it is a treatment for a specific disease
- Wheelchair
- Wig
- X-ray

*This summary is intended only to highlight some of the most commonly used benefits. Please refer to your Certificate of Coverage for an exact description of coverage, exclusions and limitations.*