

YOU'RE IN!

NOW GET THE MOST

FROM YOUR CDHP.

Look inside for tips on using the Consumer Driven Health Plan and its Health Savings Account (HSA).



**University of
Dayton**



KNOW THE BASICS

You signed up for your Consumer Driven Health Plan, or CDHP, for 2020. Now it's time to start using it to your advantage. Start by making sure you understand the basics about your plan and the HSA that comes with it.

The plan:

Provides medical and prescription drug coverage (includes an annual deductible, coinsurance and an out-of-pocket maximum)

The Health Savings Account (HSA):

A tax-advantaged account that you can use to pay for qualified expenses — now or in the future



STAY ON TOP OF YOUR HSA

Before you can start taking advantage of your HSA, you need to know the best steps and strategies in order to get the greatest benefit. That's why you need to start by setting up your Health Savings Account.

ACTIVATING YOUR NEW HEALTH EQUITY HEALTH SAVINGS ACCOUNT DEBIT CARD

When your new HSA welcome kit arrives simply follow the instructions in the packet to activate your account.

DON'T FORGET ABOUT US

Activate your HSA, even if you aren't going to make your own contributions. If you don't, the University of Dayton cannot make its contribution to your account — which means you're leaving money on the table!

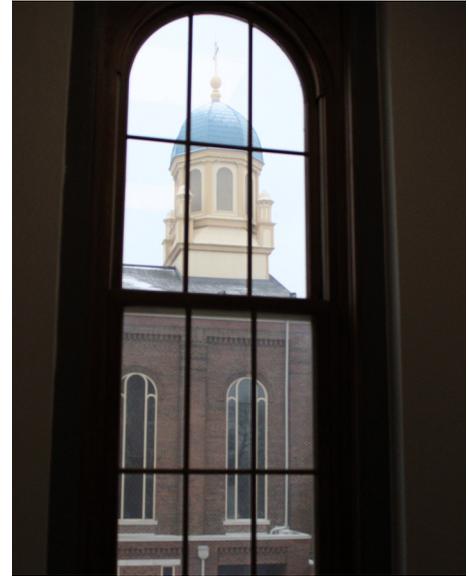




PICK THE BEST CARE FOR YOUR NEEDS

Knowing where to go when it's time to see a doctor is key to saving money and staying well. If you're not sure where to go, check the handy chart below.

If this is an emergency:	If you're having a real emergency that absolutely can't wait, it's time to go to the emergency room. If you need help even faster, consider calling 911 for assistance. Remember, these services are for emergencies only – using them when your medical issue isn't pressing can be expensive, and could make it harder for first responders to reach people who really do need their help.
If this isn't an emergency but you need care right away:	Call your primary care provider (PCP) to see if you can schedule an immediate or after-hours appointment. If your doctor isn't available, visit an in-network urgent care center or call LiveHealth Online. Prepare beforehand by finding out where your nearest urgent care center is, so you can minimize the confusion on your way to get help.
If you need preventive care, or you have an issue that can wait (i.e., physical exam, mammogram, Pap test, prostate and colorectal screening, certain immunizations, minor illness):	Call your PCP to schedule an appointment.



STAY CLOSE TO HOME

Remember to always use in-network providers for the best, most cost-effective care. It's less expensive because the plan pays more for network providers, as an incentive to help both you and your local physicians.



KNOW HOW TO PAY

You can save the funds in your HSA to use in the future (like in retirement) or use them now to pay for care, instead of paying out of pocket. If you decide to use your HSA funds now, you can:

- Use your HSA debit card or your provider's online bill payment system to pay directly from your HSA.
- or*
- Pay with a personal checking account, credit card or cash, and then reimburse yourself from your HSA.

USING YOUR HSA IS EASY

Use your HSA debit card to pay for qualified expenses, just like you would use your personal debit or credit card. Keep all receipts in case the IRS asks you to prove that you used your HSA for qualified expenses only. Visit www.irs.gov/pub/irs-pdf/p502.pdf for the full list of eligible expenses.



PAY FOR PRESCRIPTIONS

Your CDHP and HSA are good for more than just visits to the doctor. Now that you're signed up, you also need to know how best to pay for prescription drugs.

Most preventive medications are covered under your CDHP and only require you to pay a small copay. Find the list of eligible preventive drugs at www.anthem.com. For all other prescriptions, you're responsible for the full cost until you meet the deductible, which you can either pay from your pocket or from your HSA. You pay the pharmacy or the mail order program directly.



SAVE SMART

You can save the cash in your HSA, building it up year-over-year with deposits from both you and the University.

- The University of Dayton contributes to your HSA to jump-start your savings and to give you a leg up on medical costs. This money comes to you with no strings attached, as long as you're enrolled in the CDHP and you've set up your HSA.
- You can make contributions and earn interest or investment earnings, all completely tax free. You also can change the amount of your own contributions at any time during the year and for any reason.

THE MONEY IS YOURS

Spend it now, save it for retirement, invest it — it's up to you.

- Spend it: Use your HSA to pay for your current qualified expenses.
- Save it: Save your tax-free HSA dollars for future qualified expenses. You also can invest your money, then watch it grow over time.

Visit www.healthequity.com to manage your account all year long.

Note: You are not eligible to contribute to an HSA or receive HSA contributions from the University if you are enrolled in Medicare.



MAKE THE MOST OF YOUR COVERAGE

One of the best ways to save money on health care expenses is to make sure you don't need them, and that means taking advantage of preventive care. Examples of preventive care include your annual physical exam, mammograms, immunizations and certain cancer screenings. Preventive care is covered at 100% when you use in-network providers, so you pay nothing — there's no reason not to take advantage of this feature of your CDHP.



HAVE A QUESTION?

Do you have any questions about your coverage, your CDHP or your HSA? Just contact the Office of Human Resources at 937-229-2541 for answers.

You can also get in touch with any of your plan administrators directly by dialing:

- Anthem at 844-437-0495.
- Superior Dental Care at 937-438-0283 or 800-762-3159.
- EyeMed Vision Care at 866-299-1358.
- CVS Customer Care at 888-202-1654.
- Health Equity at 866-346-5800.

Note: Every effort has been made to provide an accurate summary of the programs, policies and benefits described above. The material provided here about policies, procedures and benefits is for informational purposes only; it does not constitute a contract or contractual obligation. Certain eligibility provisions apply to each of the programs, policies and benefits; not all of these provisions are described here. In the event of a conflict between the above information and any of the official plan documents, policies or procedures, the terms of the official plan documents, policies or procedures, as applicable, will control. The University of Dayton reserves the right to change, modify, amend or terminate any or all of the provisions of the plans, policies or procedures, at any time and for any reason for employees, former employees, retirees and their dependents and /or beneficiaries.



**University
of Dayton**

Office of Human Resources

300 College Park

Dayton, OH 45469-1649

