Welcome Albemarle Choice plan member!

Whether you are newly enrolled in the Albemarle Choice plan, or have previously been a participant, it’s important that you understand how to use the plan and where to go to get more information should you need it. Here are a few things to get you started:

**HOW TO USE THE ALBEMARLE CHOICE MEDICAL PLAN:** It’s important for you to keep in mind that this plan operates differently than traditional medical plans do. With the exception of pharmacy, you generally don’t pay for anything up front with this plan – you present your card to your provider when you seek services, the claim is filed, and then you are billed for your portion of the payment due. You can use your HSA debit card (more below) to pay for these services, pharmacy expenses, etc. Be aware that occasionally providers will ask for a small token payment upfront for services, but that in general this is not typically requested.

**ADDITIONAL INFO:** Please visit this page on the HealthEquity site to learn more about how HSAs work: [http://www.healthequity.com/learn/how-an-hsa-works](http://www.healthequity.com/learn/how-an-hsa-works).

**HSA DEBIT CARD:** NEW Choice plan members will receive your HSA debit card from HealthEquity via postal mail. If you do not have your HSA debit card, please contact them directly at 866-346-5800.

**ACCOUNT ACCESS & HELPFUL TIPS:** Besides activating your debit card, you’ll want to register for online access to your HSA on HealthEquity’s website: [https://myhealthequity.com](https://myhealthequity.com)

If this link does not work, visit [www.healthequity.com](http://www.healthequity.com), hover over the Members area at the top left side of the page, and then click *Login to your account.* Next, click “Create user name & password.”

You’ll need to provide your SSN, birthdate, and zip code of your primary residence to create your account.

If you have any problems creating the account, please contact HealthEquity directly.
TO DO - once you successfully create your account:
- Designate beneficiaries for the funds in your account (to be paid in the event of your death)
- Add any eligible dependents
- Add any additional authorized account users

All three of these tasks can be accomplished by hovering over My Account in the menu bar, then clicking Add Individuals, and finally clicking on the desired link on the right.

CLAIMS AND PAYMENTS – Hover over the Claims and Payments section of the menu bar to see how to:
- View/Add claims
- View/Make payments
- Request Reimbursements
- View/Upload receipts & documentation

$ SAVINGS TIP: Sign up for paperless statements and save yourself $1/month! Do this by electing electronic statements under the Profile tab in your online HealthEquity account.

HSA CONTRIBUTIONS- WHEN AND HOW: As a reminder, we will begin both employer contributions and pre-tax employee contributions via payroll deduction at the end of the month in which your benefits took effect. For example, if you newly enrolled as of 1/1, then your first employer contribution – and any voluntary contribution you may have elected – would occur in January’s payroll run. This year, your HSA employer contributions will be loaded at the end of April, and at the end of October ($552 per full-time employee contribution; part-time employees employed at less than 70% full-time receive prorated contributions that are based on your part-time employment percentage). PLEASE NOTE: If you are new to the plan as of January 2019, you’ll receive a pro-rated portion of the October 2018 employer HSA contribution at the end of January; your next employer contribution would be made in April, as specified above.

You can also make contributions on your own into your account via check, or account transfer. You can claim those contributions on your tax return for the applicable tax year in order to get the same benefits for after-tax contributions that you would for pre-tax contributions that were deducted from your paycheck. You can use your account portal to transfer funds into your HSA if you desire.

START OR STOP CONTRIBUTIONS: Want to start/change your contributions via payroll deduction? You can find the HSA payroll deduction form and other helpful information on our HSA info page: https://ia2010.albemarle.org/EmployeeResources/Benefits/SitePages/Health%20Savings%20Account.aspx

IMPORTANT: Please be aware that you must comply with IRS rules regarding maximum annual HSA contribution limits. For 2019, these are $3,500 if you have individual coverage or $7,000 if you are covering one or more dependents; if you are at/above age 55, you may contribute an additional
$1,000. This maximum limit includes any employer contributions you may receive during the year (see paragraph above for contribution schedule). Because several factors (when you joined the plan, when you leave the plan, whether your spouse has an HSA, etc.) can impact your individual maximum HSA contribution, we STRONGLY recommend that you contact HealthEquity if you intend to contribute at/near your applicable maximum HSA contribution limit amount during the year. If you do over-contribute to your HSA account, you can contact HealthEquity and do an excess contribution withdrawal to avoid issues when filing taxes.

Where can I learn more?

☑️ HealthEquity website: www.healthequity.com
☑️ HealthEquity customer service line: 866-346-5800 (available 24/7!)

We hope the above is helpful to you and that you find this plan easy to understand and use. As always, please feel free to contact us if you have any problems with the administration of either your Albemarle Choice medical plan or your HSA through HealthEquity.