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Frequently Asked Questions About the State's Flexible Spending and Health Reimbursement Arrangement (HRA) Benefits

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I am a new participant in the Medical Flexible Spending Account (FSA) program and have not received my debit card yet.

Debit cards for new participants in the Medical Flexible Spending Account program are generally mailed soon after the open enrollment window closes or within a couple weeks of enrolling if you are a newly hired employee. This year the open enrollment window will closed on December 8, 2010.

I am re-electing to participate in the Medical Flexible Spending Account program for 2011, will I receive a new debit card?

No. Providing your debit card has not expired, you will continue to use the same debit card for 2011. Upon making your election during open enrollment, your goal amount will be added to your existing debit card. You will receive a new debit card only if your card expires or you request a new one.

If I have a Medical Flexible Spending Account and I take the Health Assessment Tool (HAT) on or after January 1, 2011, will I receive another debit card for my $200 Health Reimbursement Account (HRA)?

No. If you already enrolled in an FSA in 2010 and/or 2011) and you take the HAT in 2011, the $200 HRA benefit will be added to your existing debit card.

What can I use the $200 HRA for?

You can use the $200 HRA for your health plan medical and prescription drug copayments, deductibles and POS "co-insurance". HRA dollars do not apply to your state dental or vision benefits, exercise incentive benefits or medical or pharmacy expenses that are not covered at all under the state plan.

Can I use the HRA on medical and prescription drug copayments, deductibles, and POS "co-insurance" for my dependents?

Yes, as long as the dependent is covered on the State's medical benefits. To order additional HRA debit cards for dependents, contact Combined Services, LLC (CSLLC) at 1 888 227-9745, ext 2040.

How can I find out if the $200 HRA benefit has been added to my debit card?

You can use the online inquiry process through www.combinedservices.com. In addition, you may access your account through www.mbicard.com. Both sites will indicate whether the $200 HRA benefit has been credited to your debit card. Participants can access this information 24 hours a day, 7 days a week.

If you do not have access to a computer, you can contact Combined Services directly. The toll free number is 1 888 227-9745, ext 2040. Representatives are available Monday through Friday 8 AM to 4:30 PM with extended phone hours to 5:30 pm on Tuesday and Thursday.

(Please note: You will need your social security number and pin number (assigned by Combined Services) to access the www.combinedservices.com web site. The pin number will be automatically mailed to you once your account has been set up. You may also call Combined Services at the above toll free number to obtain your pin number. If you have not previously used this web site, you will need to create a new account before you can access your information.)

How often will Anthem provide Combined Services with a file of completed HAT's?

Anthem will provide weekly reports to Combined Services, identifying those employees who have completed the HAT through Better Health.

How soon after Anthem has provided my HAT completion date to Combined Services can I expect to have access to the $200 HRA benefit?

Your account should be credited within 7 to 14 days after you have completed your HAT. You can access your account online or call Combined Services to confirm eligibility and your benefit effective date. However, if you are a new participant and have not yet received your debit card, you can only access the HRA benefit by submitting a manual claim reimbursement form (you would need to pay for your medical and pharmacy copayment, deductible, and/or coinsurance up front and submit the claim to Combined Services for reimbursement). Go to http://www.combinedservices.com/flex_downloads.html to download and print an HRA claim form.

For existing FSA participants, the $200 HRA benefit will be added to your existing FSA debit card. Upon confirmation of eligibility and benefit effective date, you can use your debit card for HRA qualified medical expenses.

If I am a new participant, how soon can I expect to receive a debit card?

New participants can expect to receive their HRA debit card within two weeks of Combined Service's receipt of the weekly report file from Anthem.

How do I access Anthem.com and take the HAT?

To access Anthem.com go to the www.anthem.com website. For complete "Click by Click" instructions on how to register and take the HAT, visit http://admin.state.nh.us/hr/flexible_spending.html or contact your Human Resource or Payroll Representative for assistance. When you start the Better Health program, be sure to read the Welcome Letter (necessary only once at registration).

Do I have to take the HAT?

No. Taking the HAT is completely voluntary. Whether or not you choose to take the HAT, there will be no effect on your employment at the State of New Hampshire, your health insurance coverage or your eligibility to receive medical care.

Do I have to pay to take the HAT?

No. There is no charge to take the HAT.

What do I get for completing the HAT?

You will receive a $200 HRA benefit for completing the HAT. In addition, upon completion of the HAT, you will have the opportunity to participate in some digital health coaching programs that focus on exercise, nutrition, weight management, stress management, smoking cessation and sleep habits. These programs are strictly voluntary but can provide you with important information about your current health and wellness, and provide some suggestions that may guide you toward better health and a better quality of life.

What if I am having trouble completing the HAT (I don't understand how to take the HAT or I don't feel comfortable taking it)?

If you are having trouble completing the HAT or are having difficulty with answering questions on the HAT itself, you can contact the State's dedicated customer service line listed on the back of your Anthem ID cards at 1-800-933-8415 Monday-Thursday 8 AM-8 PM, Friday 8 AM-5 PM or email StateofNH@anthem.com.

If you would like to request that Anthem come on site to assist you and your co-workers with taking the HAT, inquire with your Human Resource or Payroll Representative. Your Human Resource or Payroll Representative can request that Anthem to come on site to assist your agency during regular business hours.

Why is the State changing from Anthem's WebMD HAT to the new Better Health HAT?

The State is changing from Anthem's WebMD Hat to the new Better Health HAT because the Better Health HAT is more tailored to the individual and their responses to HAT questions. Also, the Better Health HAT responses help to populate the programs with information about each individual within Anthem's new Better Health digital coaching programs. The new Better Health digital coaching tool delivers health coaching and resources dedicated to improving or maintaining optimal health. Whether you're looking for help with exercise, nutrition, weight management, stress management, quitting smoking, or sleeping better – this set of interactive, self-paced online programs provide personalized guidance. Plus, you'll get motivational tips and meaningful tools to help you make a rewarding and lasting change. You'll gain the knowledge and support you need to reshape both your mind and body, and gain more out of life every day.

How long will it take to complete the HAT?

On average it takes about 30 minutes to complete the Better Health HAT. Your answer to each question is important and the basis for which the Better Health HAT program makes recommendations that are truly specific to you. So find a quiet place, relax, and take the time to answer these important questions. Just focus on answering thoughtfully and honestly.

How do I know how much of the Better Health HAT has been completed?

On the left hand side of screen, the process steps are identified and will show you how far you have to go to complete the HAT. .

What if I don't get all the way through the HAT?

You don't have to complete the HAT all in one sitting. You can log off whenever you want - the system is set up to save all the answers you have provided to that point. You can log back into the Anthem.com web site at any time in the future to complete your HAT.

Can I print out the results of my HAT once it is completed?

Yes, you can print out your HAT results in its entirety or you can choose to print out the Health Summary portion of your HAT. To print just your Health Summary go into the "Health Summary," and select "Print My Health Summary." When possible, and in an effort to conserve paper, please consider reviewing your Health Summary and HAT results online rather than print them out.

Who will see my answers to the HAT questions?

Anthem's Better Health and HealthMedia digital coaching programs are *confidential* and respect your privacy. **Your individual responses to the HAT questionnaire are confidential and will not be shared with anyone at the State of New Hampshire.**