



How Your HAT and Health Promotion Dollars Will Work With Your Health FSA in Calendar Year 2015



Since January 1, 2014, unrepresented (classified, unclassified, non-classified and HR confidential) employees, employees of a Statutorily Authorized Group (SAG) and employees represented by the State Employees' Association (SEA), have had the opportunity to earn health promotion (HRA) dollars for completing specified health promotion activities. The outline below provides important information about how the HRA and Health FSA work together to help cover your and your family's healthcare expenses in 2015.

- The State of New Hampshire offers three optional benefit programs that enable you to put money aside to help pay for out-of-pocket medical expenses on an annual basis.
 - During benefit enrollment, you can elect to participate in the pre-tax Health FSA (up to \$2,500).
 - Earn \$200 in a tax-free HRA for completing the Health Assessment Tool (HAT) through Anthem Healthy Lifestyles (Only the subscriber is eligible for the \$200 HAT incentive).
 - Earn up to \$300 in a tax-free HRA for completing Health Rewards Program health promotion activities. (All employees must complete the HAT to be eligible for the Health Rewards Program).
- You will have **ONE** Health Benefits Debit Card ("Debit Card") issued by ASIFlex to access your health promotion HRA dollars and your Health FSA.
 - You will be issued new Debit Cards for use in 2015. You will use this card to spend any remaining 2014 account balances as well as new 2015 account balances.
 - You will receive two cards in the mail from ASIFlex upon enrollment into the Health FSA or after you take the HAT.
 - The employee's name will appear on both cards.
 - If applicable, the additional card you receive can be used by your spouse or dependent age 18 years or older.
 - Contact ASIFlex to request additional cards at 1 (800) 659-3035 or send an email to: asi@asiflex.com.
 - Visit the HR website at http://admin.state.nh.us/hr/flexible_spending.html or ASIFlex website at www.asiflex.com for information about using the Debit Card and submitting a paper claim.
- 2015 Funds will be deposited into your HRA accounts in the following order:
 1. Health FSA (funds available January 1, 2015 based on your enrollment election, if any).
 2. HAT incentive (funds available approximately 2 weeks after HAT completion between Jan. 1, 2015 and Dec. 31, 2015).
 3. Health Rewards (may take up to 45 days after the activity is submitted to Anthem for funds to be deposited).
- The money deposited into your HRA and/or FSA accounts must be used for qualified medical expenses.
 - Your HRA can be used for out-of-pocket expenses related to your medical and prescription drug coverage including HMO/POS copayments, HMO/POS deductibles and/or POS coinsurance amounts incurred by you and your enrolled dependents. Eyewear and vision exams are included as qualified expenses.
 - Your FSA can be used for all IRS section 502 qualified medical expenses including medical and prescription drug expenses, copayments, deductibles, coinsurance amounts, vision care expenses, dental expenses and some over the counter expenses incurred by you and your IRS qualified dependents.
 - Find a more complete list of IRS qualified medical expenses go to: www.fsastore.com or contact ASIFlex directly.
- The funds in your account(s) are used and prioritized by the date in which they expire (if and when deposited).
 1. 2014 Health FSA (Carryover Grace Period): Expenses must be incurred on or before March 15, 2015.
 2. 2015 HAT incentive: Expenses must be incurred on or before December 31, 2015.
 3. Health Rewards Program: Expenses must be incurred on or before December 31, 2015 (no rollover to 2016).
 4. 2015 Health FSA: Expenses must be incurred on or before March 15, 2016.
- To access information about your HRA or Health FSA account balances:
 - Log on to: <http://www.asiflex.com>.
 - Call ASIFlex at 1 (800) 659-3035, Monday through Friday 8:00 a.m. to 8:00 p.m., Saturday from 10:00 a.m. to 2:00 p.m.
 - Email: asi@asiflex.com.
- To learn more about the HAT incentive and the Health Rewards Program, go to the Employee Wellness website at http://admin.state.nh.us/wellness/Wellness_RewardProgram.html.