



BUZZ ON BENEFITS

Benefits Newsletter January 2021 Volume 3

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PREVENTATIVE HEALTH CARE SERVICES

Preventative services are services provided with the intent of identifying risk factors and screening for specific conditions. The goal is to prevent future health conditions. Preventative services do not include the evaluation or treatment of existing health concerns. **Health concerns found and treated during a screening can change the procedure from preventative to diagnostic, subjecting the claim to the applicable co-pay or deductible / co-insurance.** Most preventative services are covered at 100% by insurance, but make sure to ask your doctor or health provider to confirm.

Examples of Medical Preventative Services

- Diabetes screening
- Vaccines
- Mammograms and colonoscopies
- Well-baby visits
- Annual physicals and blood work
- Tobacco cessation counseling

Examples of Dental Preventative Services

- Oral exams and cleanings
- X-rays
- Sealants*
- Flouride*
- Space maintainers*

*Age limited

FLEXIBLE SPENDING ACCOUNTS

A Section 125 Flexible Spending Account allows you to pay healthcare or dependent day care costs (deductibles, copays, out-of-pocket costs) through a salary reduction agreement with the District. Salary reduction means that you can use "pre-tax" dollars to pay for the costs that you may have previously paid for with "after-tax" dollars. HSD2 partners with American Fidelity to administer the flexible spending accounts.

How do they work?

- * Decide how much money you want to contribute on a monthly basis for the next plan year from July 1 through June 30. The IRS updates the minimum and maximum contribution limits on a yearly basis.
- * Be sure to understand what expenses are eligible for reimbursement under the different programs. Visit [American Fidelity's web page](#) for a list of qualified expenses or call 1-800-325-0654 for assistance.
- * Visit [American Fidelity's web page](#) and use their flex health savings account online calculator. Remember to estimate carefully, because **what you don't use, you lose!**
- * As you incur eligible expenses for health care, you can either pay for them using your personal funds or with the FSA Debit Card. As you incur eligible expenses for day care, you will pay for them using your personal funds as you cannot use the FSA Debit Card for daycare spending accounts.
- * If you used your personal funds to make a purchase, complete a Request for Reimbursement and submit the form along with a copy of the receipts directly to American Fidelity.
- * If you use the FSA Debit Card be sure to save your receipts as you may receive a request to submit proof of eligible expenses directly to American Fidelity and/or the IRS for tax purposes.
- * Reimbursement cannot be given for prepayment of services. For example, prepayment of orthodontic contract before services are provided or prepayment of dependent day care services. Reimbursement is based on the date you incurred the charges, not when the charges are paid.
- * If you allocate money to both accounts, you cannot use money from one account to cover expenses for the other account.

IMPORTANT NOTE: Flexible Spending Accounts require an annual election. Even if you contributed in the last plan year, you must re-enroll to participate for the next plan year. You may **only** change your elections during an Annual Open Enrollment period.

For more information about flexible spending accounts, visit the [Section 125 Flexible Benefit Plan section](#) of the Benefits page.

FAST FACT

Certain life situations such as marriage, a loss or gain of insurance coverage elsewhere, or the birth of a baby could allow the need to make changes to your current benefit elections. These situations are called IRS Section 125 Qualifying Events. For a list of allowable qualifying events, click [HERE](#) and sign in. From the menu on the left, click Benefits and then click Critical Information.

NEXT MONTH'S BUZZ

- *Disability Insurance
- *Fast Fact

Feel free to contact
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you'd like to submit an
insurance article or idea for
an upcoming newsletter.

All Benefits information can be found by logging into www.HSD2.org. Hover over the Staff tab and select Benefits. Navigation options are on the left.



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