

October 13, 2017

2018 SavingsPlus HSA Plan Overview

Aetna & Benefit Wallet



Broadridge®



Agenda

- Introduction
 - Presented by Broadridge Benefits Department
- Consumer Driven Health Plan (CDHP) Basics
 - Presented by Aetna
- Health Savings Account (HSA) Overview
 - Presented by BenefitWallet (Conduent)

2018 Medical Plan Choices

Traditional Choice Plus (POS)

↓ Lower
Deductible

↑ Higher
Premium

SavingsPlus HSA (CDHP)

↑ Higher
Deductible

↓ Lower
Premium

💰 Health Savings
Account

Broadridge HSA Contribution:
\$400/\$800 (single/family)
made quarterly



What is the same?

Network of providers

What is different?

The deductible, out of pocket maximum, copay, premiums, how bills are paid

CDHP's:

- Motivate participants to be more involved in their health care choices
- Reduce costs for employees and employers as participants become better consumers of healthcare

We also offer some select HMOs throughout the country based on zip code.

CDHP Basics

Presented by: Aetna



SavingsPlus HSA Plan: 2 Parts

The Medical Plan

- National network offers broad local and national access through the choice point of service network
(Choice POS II Open Access)
- 100% in-network preventive care coverage
- Protection from high out-of-pocket expenses
- Lower premiums, but higher annual deductible than Traditional Choice Plus plan

The Health Savings Account

- Owned by you
- Used for eligible medical and pharmacy bills
- Helps pay deductible
- *Triple tax savings* - Contributions, growth, and qualified distributions are all tax free
- Rollover funds each year – No “use it or lose it”
- Modify or cancel contributions at any time

SavingsPlus HSA Plan: **Benefits at a Glance**

Type of coverage	In-Network	Out-of-Network
Deductible*	\$1,700 Individual / \$4,000 Family	\$1,700 Individual / \$4,000 Family
Out-of-Pocket Max*	\$3,900 Individual / \$7,050 Family	\$7,800 Individual / \$15,600 Family
Coinsurance	80%	60% U&P
Physician's Visit (PCP or Specialist)	80% After Deductible	60% After Deductible
Emergency room services	80% After Deductible	80% After Deductible (60% for non-emergencies)
Inpatient hospital stay	80% after deductible	60% After deductible

*The family deductible and out-of-pocket maximum may be met by one or a combination of family members before the benefit plan coverage takes effect.

SavingsPlus HSA Plan: The Family Deductible

Example: Mary enrolled in the Aetna SavingsPlus HSA Plan, covering her family. One of Mary's dependents incurred a claim for \$2,200. The family has not incurred any additional claims.

SavingsPlus HSA Family Deductible = \$4,000

- Mary will pay the entire \$2,200 claim.
 - The single deductible does not apply when the individual is enrolled under family coverage.
 - The family must meet the family deductible, before the medical and pharmacy benefits begin to pay coinsurance.
 - The family deductible can be hit by one or a combination of family members.
- The \$2,200 will be applied to the family deductible. Mary and her family will have \$1,800 remaining before their family deductible is satisfied.

Hint: Mary can use her HSA funds to pay for this claim!

SavingsPlus HSA Plan: Preventive Care

Preventive medical care is covered at 100% in-network, not subject to deductible.*

Get checkups, screenings, vaccines, prenatal care, contraceptives, and more with no out-of-pocket costs!

This includes:

Annual visit

Well Woman

Well Man

Well Baby/Child

Immunizations

Lab, X-Ray, Screenings, and Testing

(when performed as preventive care)

***Be sure to talk with your doctor about which services are right for your age, gender and health status and covered as preventive care.** Services are generally not preventive if you get them as part of a visit to diagnose, monitor or treat an illness or injury. Then copays, coinsurance and deductibles may apply. Your PCP may perform other diagnostic services during your annual physical which may require a deductible and/or coinsurance payment.

SavingsPlus HSA Plan: Pharmacy Benefits

SavingsPlus HSA

Medical Deductible: \$1,700 / \$3,400

Medical Out-of-Pocket Maximum: \$3,900 / \$7,050

After deductible:

Generic: 25%

Brand Preferred: 25%

Brand Non-Preferred: 45%

**Subject to minimum and
maximum copays**

Medical deductible and out-of-pocket maximum apply to prescription drugs. Aetna and Express Scripts will automatically share claims data for deductible and out-of-pocket coordination.

Preventive Medications:

- Not subject to the deductible.
- Pay the coinsurance amount, subject to minimum and maximums copays, right away.
- Your payments will count towards the medical out-of-pocket-maximum.

Non-Preventive Medications,

- Pay full network-negotiated cost until annual medical deductible is met.
- Then, pay the coinsurance amount, subject to minimum and maximums copays.
- Your payments will be count towards the medical out-of-pocket-maximum.

Traditional Choice Plus: Claims Example

Judy has an issue with her right knee – below is the cost for her care:

Deductible Satisfied	Services	Billed Cost	Cost of care	Member Deductible	Member Coinsurance/Copay	Cost to member
	PCP visit	\$95.00	\$79.00	\$ -	\$25.00	\$25.00
	Specialist Office Visit	\$400.00	\$368.00	\$ -	\$45.00	\$45.00
	Prescription Drug / Non Preventive	\$50.00	\$50.00	\$ -	\$12.50	\$12.50
	MRI	\$1,200.00	\$1,020.80	\$850.00	\$34.16	\$884.16
	Facility- Ambulatory	\$5,000.00	\$4,067.00	\$ -	\$813.40	\$813.40
	Surgeon and Anesthesia	\$2,000.00	\$1,685.00	\$ -	\$337.00	\$337.00
	Physical Therapy	\$800.00	\$676.00	\$ -	\$135.20	\$135.20
	Specialist Office Visit	\$150.00	\$89.00	\$ -	\$45.00	\$45.00
	Totals	\$9,695.00	\$8,034.80	\$850.00	\$1,447.26	\$2,297.26

Cost to member for Claim costs = \$2,297.26

1 Year premium Cost for Traditional Plan = \$1,980.00

TOTAL YEARLY COST = \$ 4,277.26

SavingsPlus HSA: Claims Example

Jim has an issue with his left knee – Below is the cost for his care:

	Services	Billed Cost	Cost of Care	Member Deductible	Member Coinsurance	Cost to Member
Deductible Satisfied	PCP visit	\$95.00	\$79.00	\$79.00	\$	\$79.00
	Specialist Office Visit	\$400.00	\$368.00	\$368.00	\$	\$368.00
	Prescription Drug / Non Preventive	\$50.00	\$50.00	\$50.00	\$	\$50.00
	MRI	\$1,200.00	\$1,020.80	\$1,020.80	\$	\$1,020.80
	Facility	\$5,000.00	\$4,067.00	\$182.20	\$776.96	\$959.16
	Surgeon and Anesthesia	\$2,000.00	\$1,685.00	\$ -	\$337.00	\$337.00
	Physical Therapy	\$800.00	\$676.00	\$ -	\$135.20	\$135.20
	Specialist Office Visit	\$150.00	\$89.00	\$ -	\$17.80	\$17.80
	Totals	\$9,695.00	\$8,034.80	\$1,700.00	\$1,266.96	\$2,966.96

Cost to member for Claim costs = \$2,966.96

1 Year premium Cost for SavingsPlus HSA Plan = \$948.00

Broadridge contribution to Health Savings Account = \$400.00

TOTAL YEARLY COST = \$3,514.96

A total combined savings of \$762.30 over the Traditional Plan

Aetna Tools and Resources

- Aetna Concierge
- 24 hour nurse line
- Navigator Website
- Cost of Care Estimator
 - Use Quest Diagnostics Labs to save on your outpatient lab costs
- Aetna Mobile App



Count on Concierge Customer Service to provide information to Broadridge Associates when they need it



Aetna Concierge:
800-663-0911
M-F, 8am – 6pm

Have a health condition? Talk to one of the Aetna Nurses



- Aetna nurses, located within Aetna's Health Advantage group, work with members early in the treatment process to:
 - Learn about doctors, diagnoses and treatment
 - Learn how to evaluate a specialist or surgeon
 - Decide on the optimum treatment option for them
 - Evaluate facilities and anesthesiologists
 - Prepare for surgery (if that option is chosen)
 - Prepare for discharge and recovery

Ask Nurse Professionals 24/7 through the
Aetna Informed Health Line at
1-800-556-1555

Information

- **Informed Health® Line (IHL)** nurses use the **Healthwise® Care Management Solution**
- **Support members' decisions** regarding surgery, medical tests, treatments and procedures
- **Assist** with self-care skills

Innovation

- **Aetna supports** informed decision-making between members and doctors
- **Members can call or email**, nationwide 24/7
- **Members can access** Healthwise® Care Management Solution on Aetna Navigator®
- **Members can view health information** on the Video Library (English only)

Impact

- **Significant member satisfaction**
- **Improved satisfaction** with health benefits and health insurance plans
- **Referral** to other Aetna-administered programs

Aetna Navigator

New design –
simple, fresh,
modern and
convenient

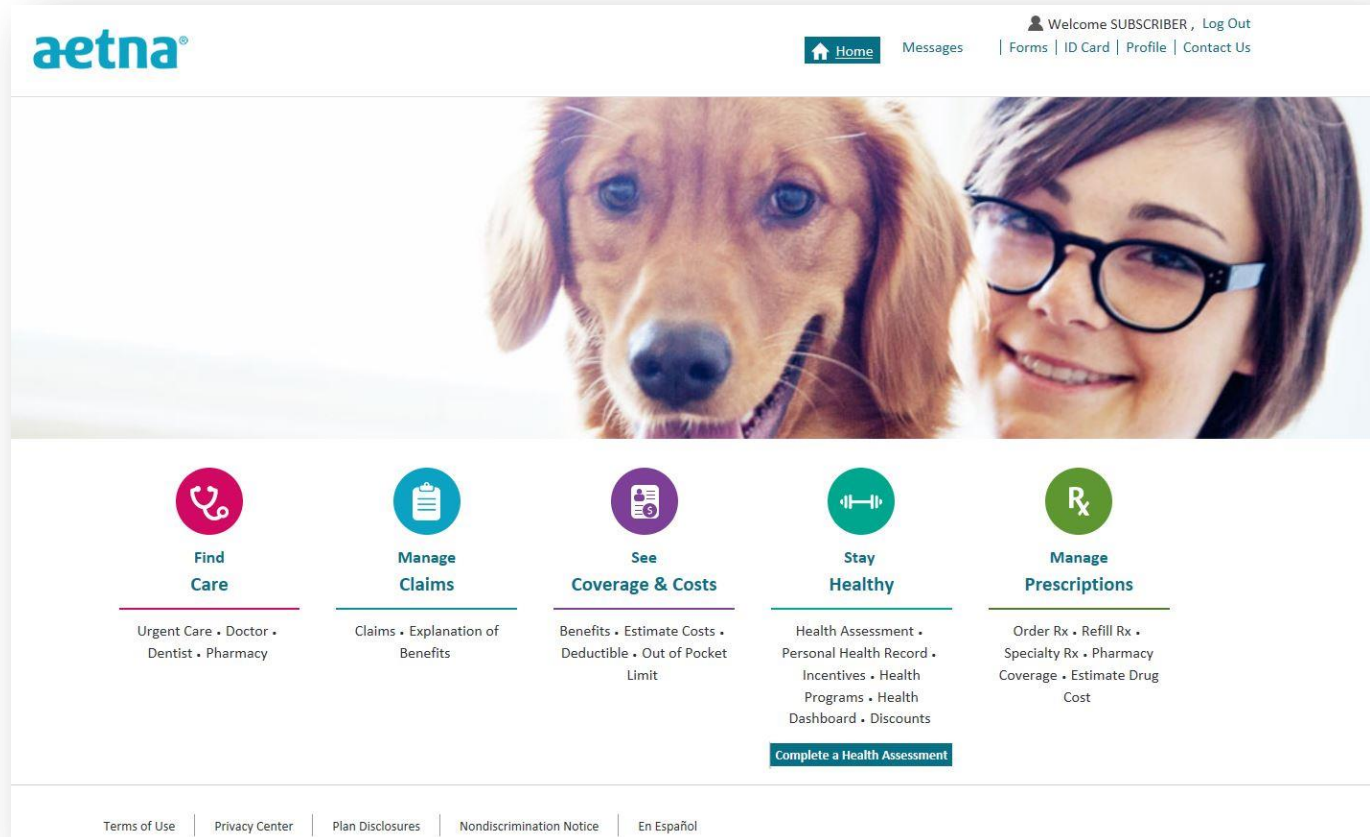
Improved
navigation to guide
members

Emphasis on
relevant tools

Structured around
key reasons to
visit the site

Visit
www.aetna.com
to register

aetna®



Estimate Costs

Streamlined transparency tool design and experience

Out-of-pocket cost estimates based on member's plan, provider rates, and claims system

Compare costs at up to 10 providers at once

Quality provider information, including patient ratings and reviews

aetna®

Welcome SUBSCRIBER, Log Out | Forms | ID Card | Profile | Contact Us

Home Messages

Menu See Coverage & Costs

Financial Overview Coverage & Benefits **Estimate Costs**

Estimate Medical Costs with Member Payment Estimator >

Did you know that medical costs can differ greatly between healthcare providers for the exact same service? It pays to shop.

Member Payment Estimator can help you

- ✓ Estimate costs based on your plan
- ✓ Compare costs between providers
- ✓ Save money on your medical bills

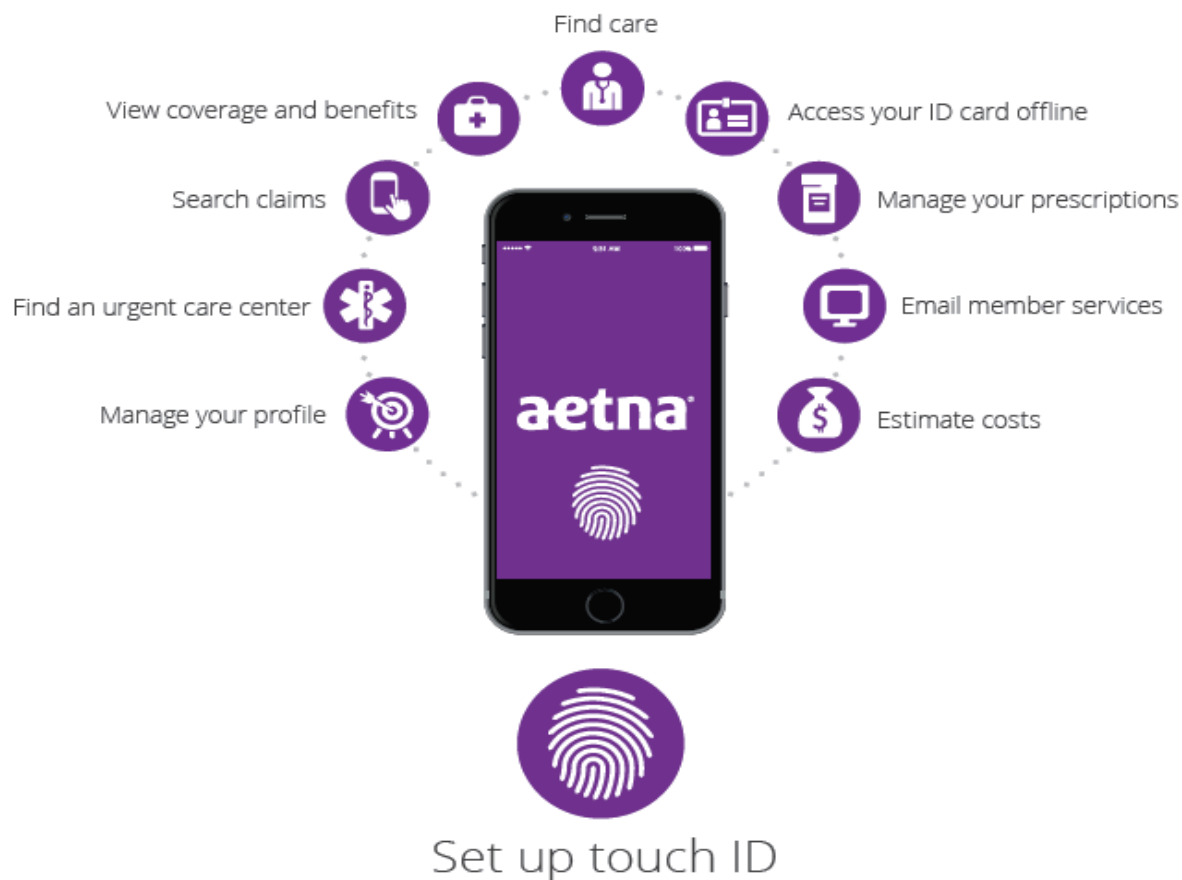
How it works ?

Top searches in Member Payment Estimator

- Colonoscopy >
- CT Scan >
- Flu shot >
- X-ray >
- Labs >
- Mammogram >

Name	Address & Phone	Distance	Plan information	Ratings	Your Estimated Cost
Provider Name Specialties: Neurology	Address Provider Address 1, Provider Address 2, Provider City, State, Zip Phone: 999-999-9999	XXXX miles	★ Aexcel	★★★★★ 2 rating(s)	\$89.55 + View Details
Provider Name Specialties: Neurology	Address Provider Address 1, Provider Address 2, Provider City, State, Zip Phone: 999-999-9999	XXXX miles	★ Aexcel	★★★★★ 4 rating(s)	\$104.72 + View Details
Provider Name Specialties: Neurology	Address Provider Address 1, Provider Address 2, Provider City, State, Zip Phone: 999-999-9999	XXXX miles	★ Aexcel	★★★★★ 1 rating(s)	\$113.01 + View Details

With the Aetna Mobile app, you can:



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Health Savings Account (HSA) Overview

Presented by: Benefit Wallet



BenefitWallet®



Getting started with your HSA

It's your money. Save it smarter
in your BenefitWallet HSA.



Welcome!

Today we are talking about HSAs

The most tax-advantaged account in America!



What is an HSA?



5 reasons to maximize
use of your HSA



Getting started

What is an HSA?

A specialized bank account that allows you to **save** and **pay tax-free** for everyday healthcare expenses



Office visits Rx Dental Vision Chiropractor

How an HSA works with your health plan

Health
Savings Account
(HSA)



Your
HSA-qualified
High Deductible
Health Plan

Annual physical
OB/GYN
Well baby

Medical
services until
deductible met

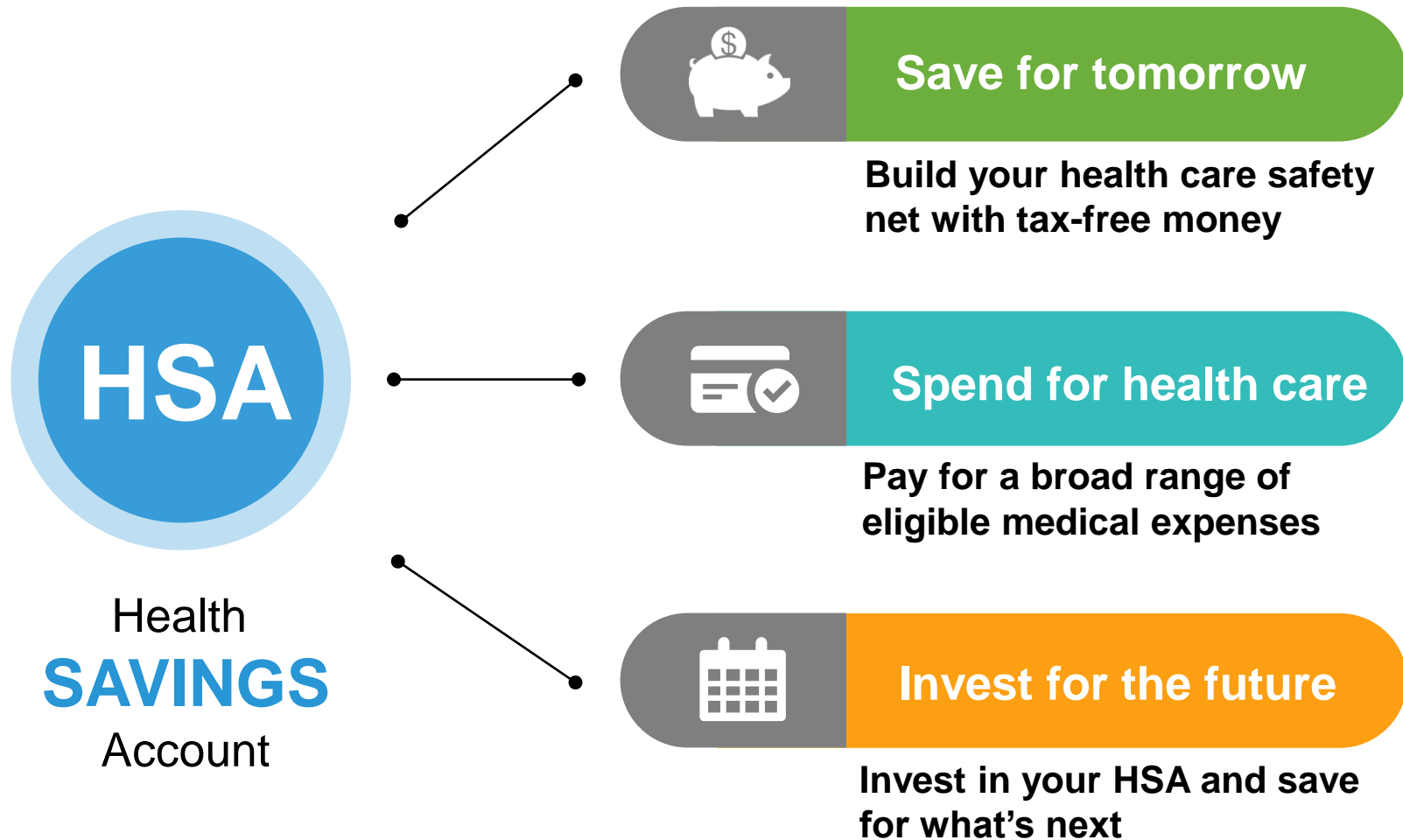
Coinurance
until out of
pocket max met

All health plan
costs covered



1. Check with your employer or health plan for exact details of annual services that are covered at no cost.

HSAs: More Than Spending Accounts





5 Reasons to maximize use of your HSA

1

HSA Savings are TAX FREE!

It's like saving up to 35% on health care costs!*

Without HSA

**\$1,000 earned
and taxed**

\$650
to save
or spend



\$350
goes to
taxes



With HSA

**\$1,000 earned
and deposited to HSA**

\$1,000
to save
or spend



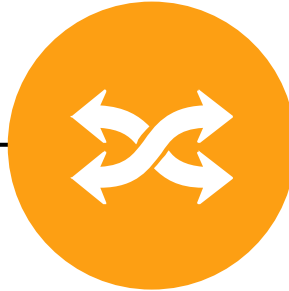
*All tax references are at the federal level. State taxes vary. Please consult a tax advisor with questions. The 35% illustrative example assumes 25% federal, 3% state, and 7% payroll tax savings. Actual savings vary.

It's Your Money



You Own Your Account For Life

You own your HSA even if you change jobs or health plans



Your Funds Never Expire

Your HSA balance carries over year after year; no “use it or lose it”



You Choose How to Use

You can use your HSA funds for eligible expenses

3

Everyday health care expenses qualify – pay them with your HSA



Qualified

Doctor's visits
Lab tests
Prescriptions
Emergency room
Hospital costs
Surgery
Dental care
Braces
Eye exams
Glasses and
contacts



Not Qualified

Cosmetic procedures
Over-the-counter
medications (without a
doctor's note)
Teeth whitening

4

Use HSA funds for your whole family

- Your HSA covers your family even if they're not covered by your health plan
- **Children must be tax dependents**

You

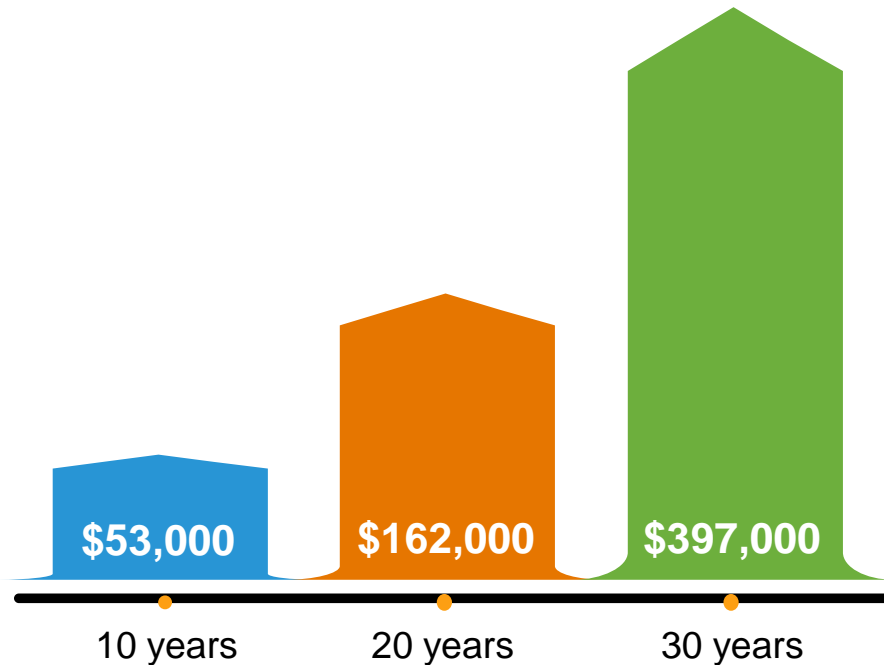


Your
kids

Your
spouse

5 It's like a 401(k) for health care

Both have similar growth potential but HSAs have more flexibility



Sweeten retirement

In this example, **invest \$3,000 per year** and take advantage of the investment potential of your HSA



Use it anytime

Unlike a 401(k), **use the funds for healthcare expenses any time** – today or in retirement

Assumes \$3,000 is placed in the investment account each year for either 10, 20, or 30 years and earns 8% annual return. All returns and principal remain invested each year. BenefitWallet is not recommending any investment, nor can it assure you of a profit or protect you against any loss on any investment made under the BenefitWallet investment platform.



Get started with your BenefitWallet HSA

Evaluate Plan Options – Individual

Traditional Choice
Plus PPO Plan
annual premium:
\$1,980/year

vs.

SavingsPlusHSA Plan
annual premium:
\$948/year

Add the
difference in
plans to your
HSA

\$1,032 +

Broadridge's
contribution

\$400 =

HSA balance
with no change
to take-home
pay

\$1,432*

***Use your HSA balance to offset the deductible in your HSA-qualified plan**

Evaluate Plan Options – Family

Traditional Choice
Plus PPO Plan
annual premium:
\$7,788/year

vs.

SavingsPlusHSA Plan
annual premium:
\$4,032/year

Add the
difference in
plans to your
HSA

\$3,756

+

Broadridge's
contribution

\$800

=




HSA balance
with no change
to take-home
pay

\$4,556*

***Use your HSA balance to offset the deductible in your HSA-qualified plan**

Know Your Contribution Limits

Limits include all contributions including from your employer, rolled over from an IRA or made on your own:

		Contribution Limits	
		2017	2018
	Individual coverage	\$3,400	\$3,450
	Family coverage	\$6,750	\$6,900
	If you are age 55+	Extra \$1,000 per year	Extra \$1,000 per year



QUICK TIP!

Set up automatic contributions through your employer's payroll or at mybenefitwallet.com

Open your HSA during Enrollment

Enroll

During your enrollment on Total Rewards if you select the SavingsPlus HSA Plan, you will have the opportunity to open your Health Savings Account (HSA) and elect your annual contribution amount.

Opening

You must open your account to receive Broadridge's contribution and to be able to make your own payroll contributions to your HSA.

Open Once

If your account is in open status you do not have to “re-open” it. You must re-elect your contribution amount each year during Open Enrollment. HSA contribution amounts can be changed at any time.

Using your HSA

Paying with your HSA debit card is the simplest and most convenient way to pay



1

Pay at time of service

When you know the amount you owe at the point of sale, like pharmacies, pay with your HSA debit card

2

Claim at health plan

At providers that submit your claim to insurance (doctor's office, dentist, eye doctor, etc.):

1. Wait for the claim to be processed
2. Pay the bill once you receive it



Save
your
receipts!

New Debit Card

Your new debit card has “chip” technology for greater fraud protection and peace of mind




Microchip added to debit cards!



**** IMPORTANT ****






**If you haven't done so
already, activate
your card!**

**Be sure to set up a PIN
when activating**

Revamped Member Portal: mybenefitwallet.com



MILHOUSE VAN HOUTEN



 Home
 My Account(s)
 My Money
 Resource Center
 Contact Us

HSA
Open
XXXXXXXXXXXX0216
Routing Number: 011001234

\$334.89
Total Value


\$334.89
Available

\$0.00
Investments

FSA
\$476.64
View more


Make an HSA Contribution
Reimburse Myself
Pay a Provider
Direct Deposit Information
Manage Investments
Most Recent Statement

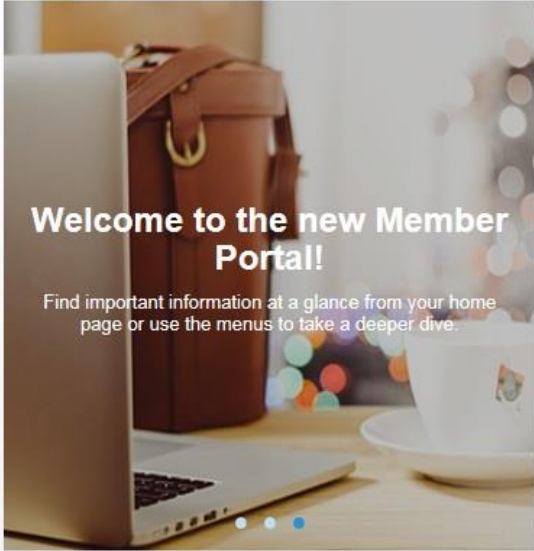
My Contributions
2017



\$3,400 Individual Coverage Limit
\$6,750 Family Coverage Limit
\$400.00 Your Year-to-date Contributions
Year-to-date Distributions: \$63.12
[Update your coverage level](#)

My Balance





Welcome to the new Member Portal!
Find important information at a glance from your home page or use the menus to take a deeper dive.

Transactions
My Scheduled Transactions
My Completed Contributions
My Completed Payments

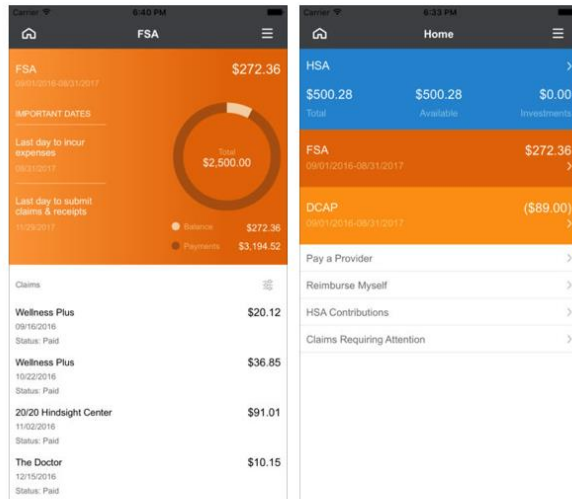
Date	Type	Description	Debit	Credit	Tax Year
06/28/2017	INTEREST POSTED THROUGH 06/28/2017			\$0.04	2017

New Mobile App: BenefitWallet+

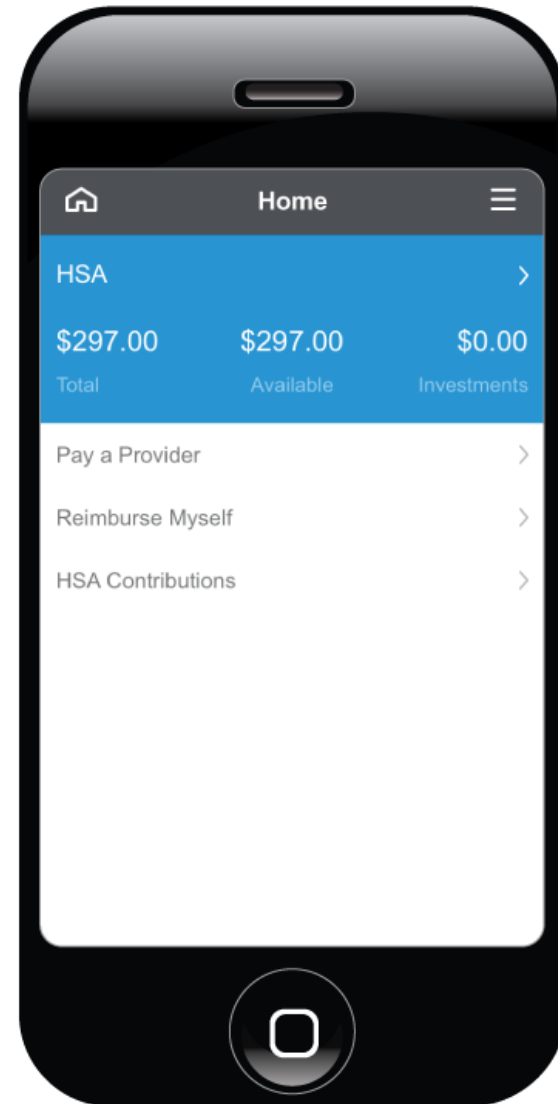


BenefitWallet+
Conduent Inc.

+ UPDATE



Download from the App Store



Maximize your HSA

Have you thought about taking the next step with your account?



Save more today on today's expenses. Know what qualifies and use your account for everything that qualifies.

Create your health care safety net. Deposit more than you spend each year and build your balance.

Plan for retirement and consider HSA investing. Use the funds anytime if you need them.

Broadridge Benefits Service Center



Questions about the HSA ?

Contact the Broadridge
Benefit Service Center at
877-869-5182 between 8am
and 6pm EST



Enroll in the SavingsPlusHSA Plan



Set up automatic payroll deductions



Learn about HSAs at mybenefitwallet.com



Look for your HSA materials in the mail
including your debit card and PIN



Get started today!