09/24/2025

25-26 High Deductible Health Plan Refresh

Presentation for: Madrid-Waddington CSD

AssuredPartners

IMPORTANT

This year's plan changed from a traditional co-pay plan to a High-Deductible plan with a funded Health Savings Account(HSA).

The in-network deductible for a single enrollee is $3,500 and $7,000 for a family plan

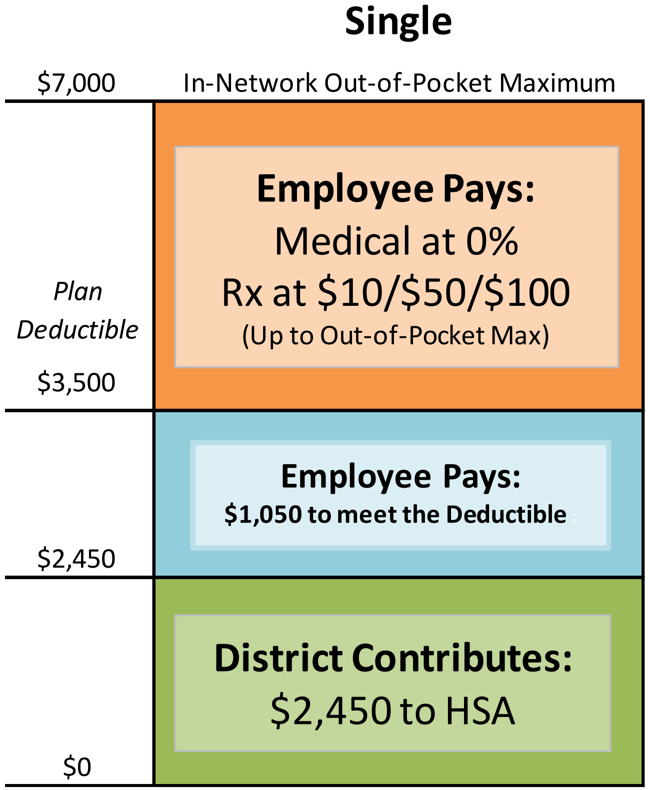
The Health Savings Account will cover 50% or 70% of the deductible (depending on your contract)

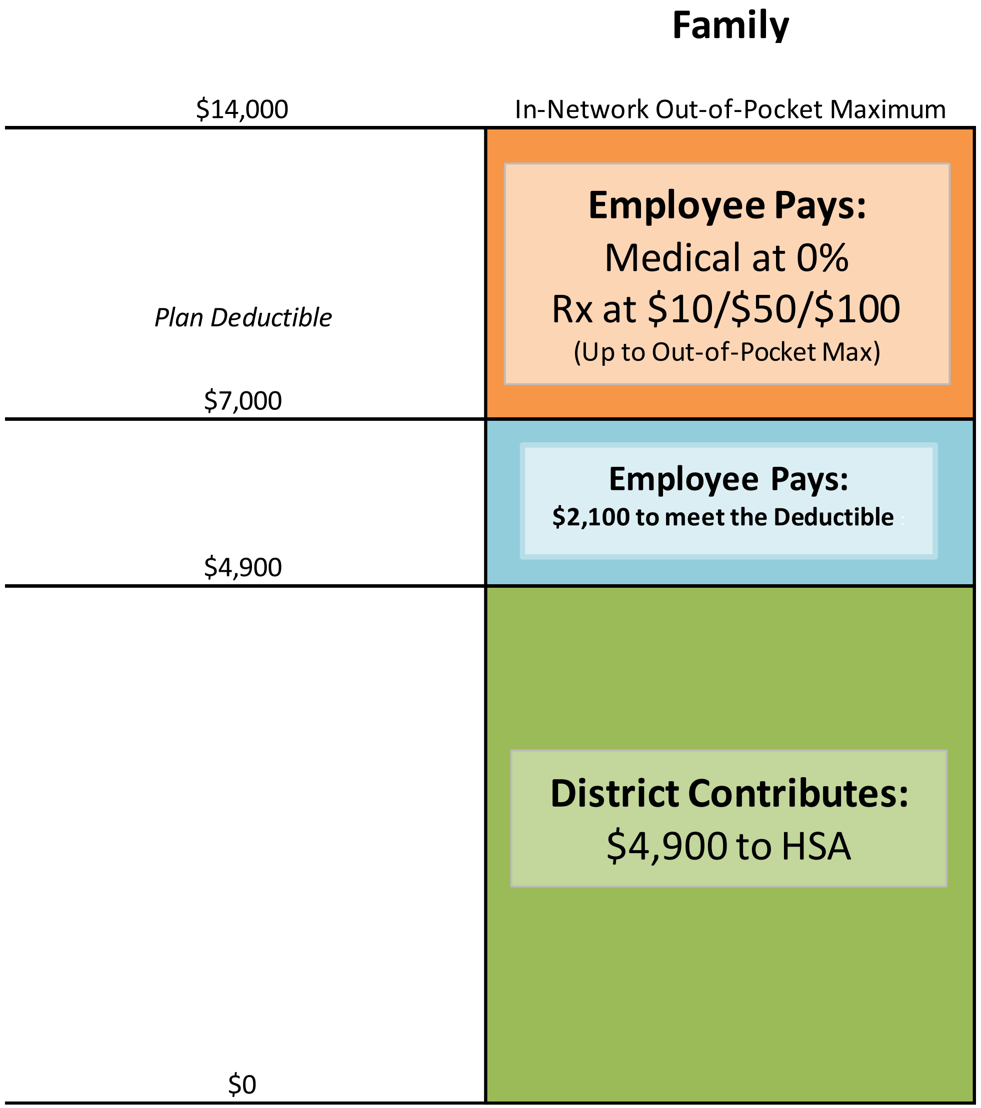
We encourage employees to consider funding the remainder of their HSA.

Madrid Waddington <u>SRP</u> HSA Chart: 2025-2026

After the in-network deductible is met, members will only pay Rx copays until the $7,000 or $14,000 out-o f-pocket maximum has been reached.

Everything over the out-of-pocket maximum is covered in full for the rest of the year.





Preventive Care Covered 100%, Deductible does not apply.

Madrid Waddington MWTA HSA Chart: 2025-2026

After the in-network deductible is met, members will only pay Rx copays until the $7,000 or $14,000 out-o f-pocket maximum has been reached.

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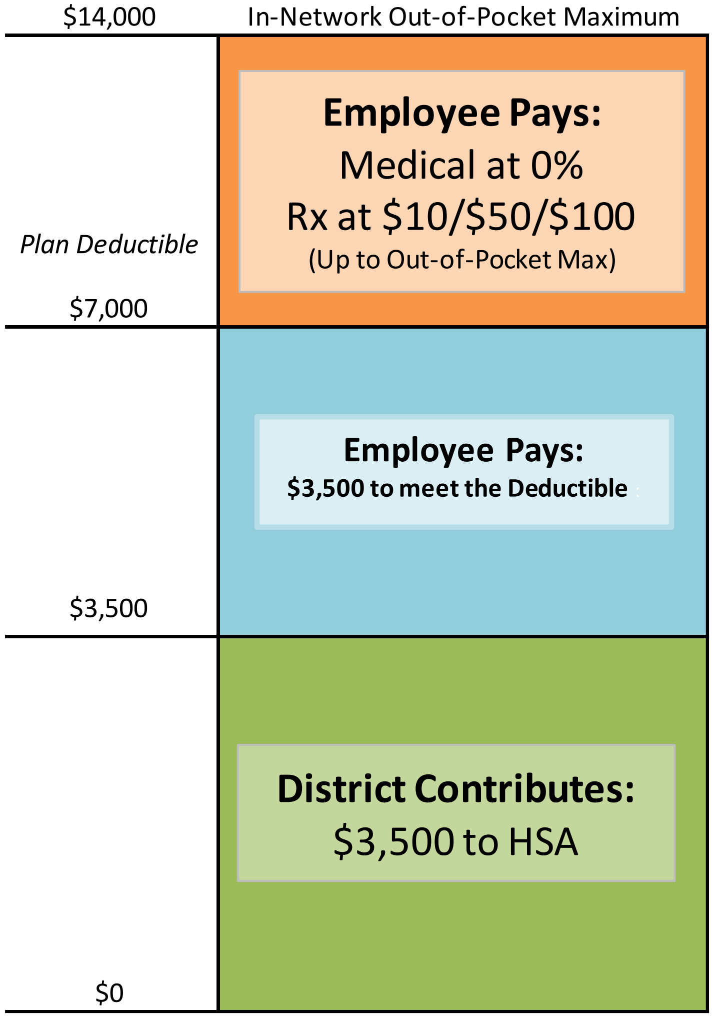
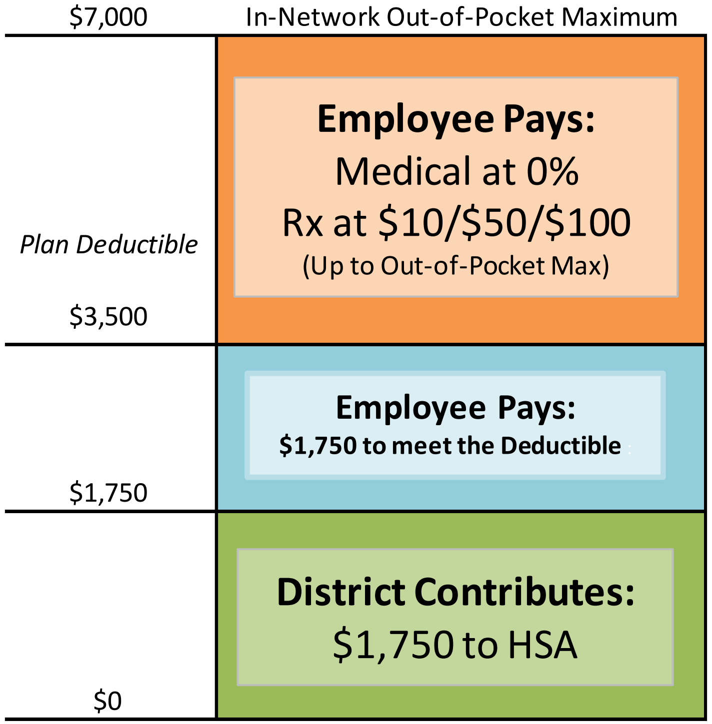
Family



Single



Preventive Care Covered 100%, Deductible does not apply.

IMPORTANT

The out-of-network deductible is
$7,000 (single) and $14,000 (family)
and is separate from your in-network deductible.

Please ensure any utilized provider are in-network by logging into your Excellus account:

https://www.excellusbcbs.com/Find-A-Doctor

EXAMPLES OF HSA ELIGIBLE EXPENSES THAT APPLY TO DEDUCTIBLE

- Office Visits
- Prescription Drugs
- Physical Therapy
- Outpatient Facility
- Outpatient Professional (X-ray, Chemo, Radiation)
- Emergency Room
- Urgent Care
- Durable Medical Equipment
- Chiropractic Care

PAYING A BILL

- Medical visit: You pay nothing at the time of service as you will be sent an EOB (monthly) and a bill in the mail.

- On the EOB you will see how much you have contributed toward your deductible (keep this for your records).

- On the bill from your provider there will usually be several payment options.
  - Online, phone, mail

- Lifetime Benefit Solutions (LBS) is the administrator for your HSA. You should have received your debit card in the mail.

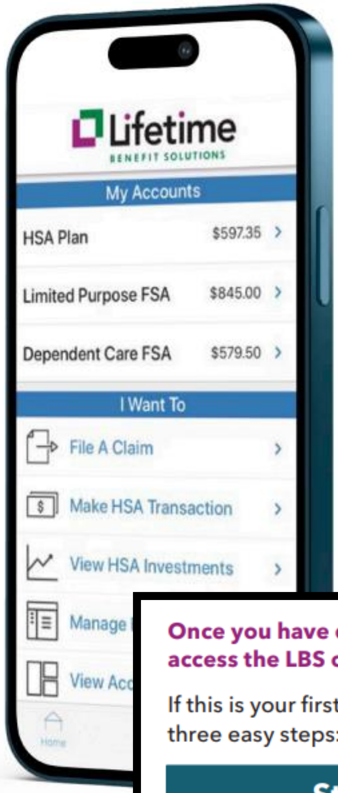
- You will pay the negotiated rate for all services (including Rx), not a copay. Rx copays only apply once(or if) your deductible is met.

- If you have mail order or MD Live, you will need to put in your new debit card information.

Health Savings Account (HSA)

The LBS Health Spending App provides time-saving benefits such as:

- Simple and secure access to all of your spending accounts – one single platform for your Health Savings Account, Flexible Spending Account, Health Reimbursement Account, and Qualified Transportation Benefit
- Check current spending account balances and transaction details
- View account activity and receive alerts via text message
- File new claims by simply uploading a picture of your receipt
- Easy access to our customer service center via a phone call or email
- Request a contribution



Member flyers are available on Employee Navigator.

You MUST register and review documents for your account in order to use your money.

Once you have downloaded the app, you may log in using the same username and password you use to access the LBS online member portal.

If this is your first time logging in to either the online portal or mobile app, you can get started by following these three easy steps:

Step 1	Step 2	Step 3
Visit **LifetimeBenefitSolutions.com**, click on the "**Login**" drop down and choose "**Member.**"	Choose "**Spending Account Login**" to be taken to the Consumer Portal.	Once you are on the login page you can begin the New User Registration process by clicking on "**Get Started**" in the New User section.

SAMPLE EXPLANATION OF BENEFITS (EOB)

Excellus
165 Court Street
Rochester, NY 14647
A nonprofit independent licensee of the Blue Cross Blue Shield Association

STATEMENT DATE
10/21/2012
THIS IS NOT A BILL

PROFILE

Subscriber	John Q. Sample
Subscriber ID	200000001

35
JOHN Q. SAMPLE
123 MAIN ST.
ANYTOWN, NY 12345

Explanation of Benefits

Benefits for In-Network Services

Copayments and Coinsurance	
Office Visit - PCP	$0.00
Office Visit - Specialist	$0.00
Coinsurance	0%
Deductible	
Two Person	$10,045.96 remains of your $11,000.00 deductible

Deductible Balance

Explanation of Benefits

Excellus

Medical Services

Claim Activity for John Q. Sample

Claim Number	10000000000	Provider May Bill You:	$100.00
Provider (Network)	James, Smith M. (OutofNetwork)		
Claim Level Explanation			

Date(s) of Service	Description of Service	Provider Charged	Allowed	Other Insurance	Paid	MEMBER RESPONSIBILITY Not Covered	Deductible	Copay	Coinsurance	Remarks
09/03/2012 - 09/03/2012	Office Visit	$100.00	$0.00	$0.00	$0.00	$100.00	$0.00	$0.00	$0.00	L04
	Total	$100.00	$0.00	$0.00	$0.00	$100.00	$0.00	$0.00	$0.00	

Remarks	Explanation
L04	Diagnosis does not match type of service

NOT SPECIFIC TO THE MADRID WADDINGTON CSD PLAN

FINDING YOUR EOB

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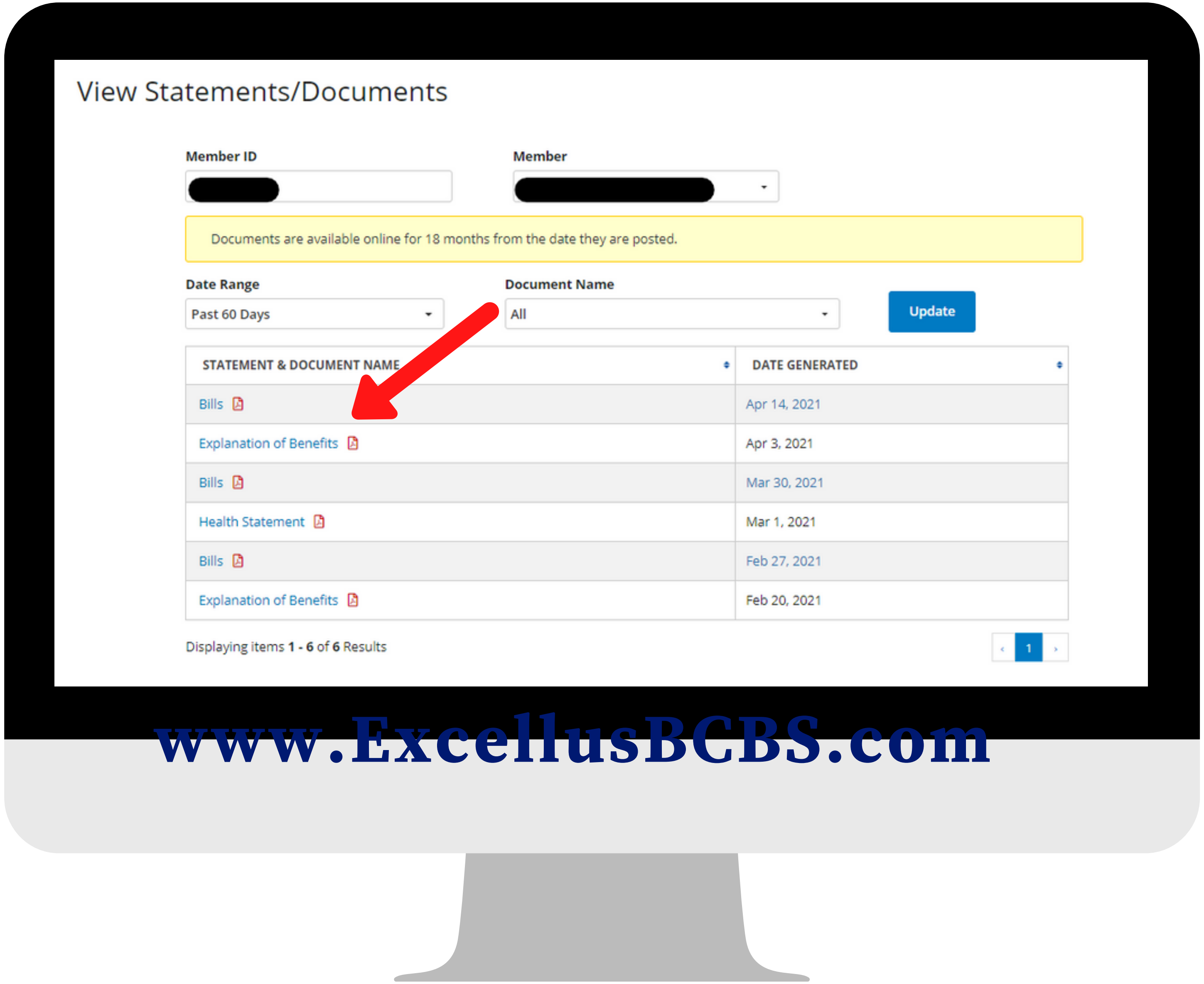

View Statements/Documents

Member ID

[redacted]

Member

[redacted]

Documents are available online for 18 months from the date they are posted.

Date Range: Past 60 Days

Document Name: All

Update

STATEMENT & DOCUMENT NAME	DATE GENERATED
Bills	Apr 14, 2021
Explanation of Benefits	Apr 3, 2021
Bills	Mar 30, 2021
Health Statement	Mar 1, 2021
Bills	Feb 27, 2021
Explanation of Benefits	Feb 20, 2021

Displaying items **1 - 6** of **6** Results

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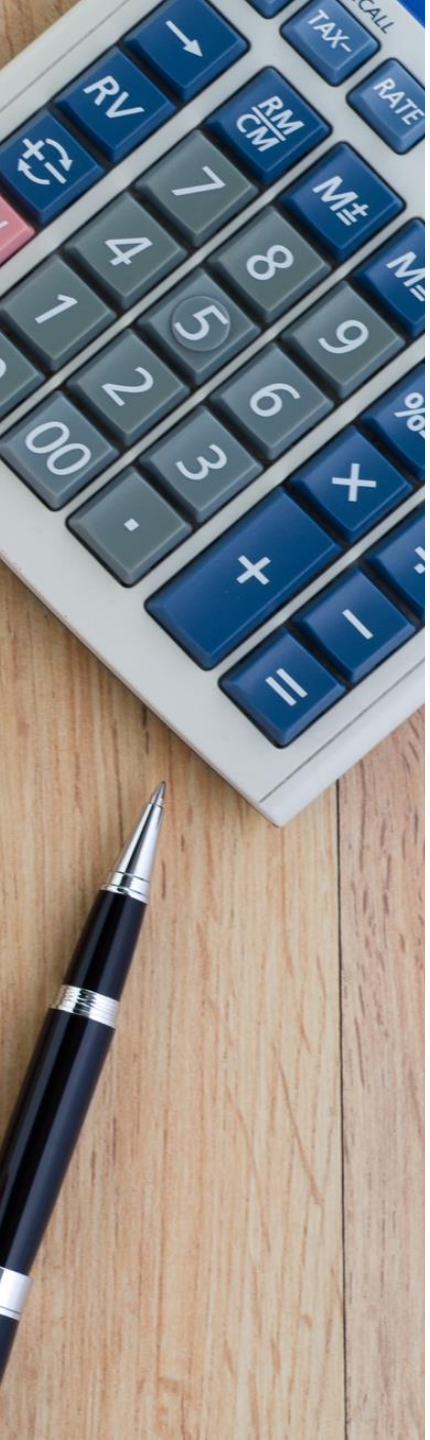
www.ExcellusBCBS.com



MEDICAL COST ESTIMATOR

The medical cost estimator can help you compare costs, navigate your options, and better manage your care.

- Access costs estimates for hundred of medical services and treatments
- Compare costs from different providers and facilities
- Estimate out-of-pocket expenses
- Budget and plan for future healthcare costs

ExcellusBCBS.com/Find-A-Doctor/Estimate-Medical-Costs

Question & Answer

- Should we be using our VISA for all prescriptions? Why are some the Copay price and some are the full price?
  - Members will pay the negotiated rate for prescriptions up until the deductible is met. The cost of prescriptions vary by day and by location.

- If we contributed more than the $3500 (for the family plan), how/where can we see how much extra we have in there to use?
  - Members should log into their Lifetime Benefits account to check balances regularly.

- And, how do we go about utilizing that? Is it only for specific purposes?
  - The intention of the health savings account money is to pay for in-network deductible expenses. It can be accessed by swiping the card or providing a medical facility with your card information to pay a bill.

- My husband was on a medication that we were making copays for and now they are asking us to pay like almost $1000 for it. He is a diabetic and this medication is required to help keep his A1C down. He says he won't pay that so he is going to stop taking the medication. Is there a way to work around that?
  - You are paying the negotiated rate for that medication. Brand name drugs in particular can be very costly. To get a less costly alternative, talk to your doctor about lower cost, interchangeable options.

- What type of things are covered after a surgery when all of the deductible has been used?
  - All in network medical expenses are covered 100% after the deductible is met. This resets every July.

- Is MDLive still available to us?
  - Yes, you will need to enter payment information up front. The current rate for acute care visits is $55

- Often I'm told I still have a copay at the hospital, and I continue to state I do not, but then they continue to tell me I do. How do I get them to stop insisting on a copay?
  - If the facility has input your new ID information and they are still insisting you have a copay, please reach out to our Customer Care at APCustomerCare@assuredpartners.com

- Assuming we meet the $7,000 deductible, what do we do if we receive bills after (or exceeding $7000) that deductible has been met? How do we make sure that any extra money we contributed does not get used up?
  - If you meet your in-network deductible, all plan approved medical expenses are covered in full for that plan year. Rx becomes a copay. Members should be regularly monitoring their account balances through LBS and monitoring EOBs through Excellus.

- How will I know if I have used the VISA for the wrong payment? Will I have to pay that back?
  - The card has some smart capabilities built in. If you get audited by the IRS and have used the account for items other than eligible medical expenses, you will owe a penalty.

- Is it true that we should wait until we receive a bill in the mail vs paying for it at the doctors?
  - Yes, in most cases the provider will send a bill to your mailing address. On occasion, there may be a service the provider already has the negotiated rate for that service, and they may ask you to pay up front (like MDLive).

- Are prescriptions discounted? If so, how do we get the discount?
  - You are paying the negotiated rate for each drug during your deductible phase. Rx can be a different cost each day and at each pharmacy. We encourage members to shop around for the best Rx price and ask your doctor about generic or less expensive alternatives.

- Where can we find information regarding in and out of network providers.
  - Slides provided.

THANK YOU!

Questions?

APCustomerCare@assuredpartners.com
Mon-Fri 7:30a-5:00p
Office: 315-641-5848