

Health Savings Account (HSA) Q & A

Q. Can my doctor request payment at the time of service when I have an HSA?

A. Yes, they may request payment. Please bring your debit card/checkbook to each appointment. If they cannot tell you exactly how much is owed based on their fee schedule, please pay them a 'good faith' amount. They can reimburse you for any overage.

Q. What if it's January and I don't have enough money in my account to pay for the visit or my prescriptions?

A. Pay the doctor out of your own personal account, and you can reimburse yourself when you have accumulated enough in the HSA account. (Be sure to keep accurate records for reimbursements.)

Q. What happens when I use an out of network doctor? Do I have to submit the claims?

Depends on your doctor, some may submit the claims for their patients, others do not. If you are responsible for filing claims, be sure to file them quickly so that they are filed on a 'timely basis'. Old claims can be denied for filing past their deadlines. Consult your certificate or contact your carrier for details on your particular plan.

Q. What are the deductibles for 2007? How about 2008?

2007	Self	Family
Minimum Deductible	\$1,100	\$2,200
Maximum Out of Pocket	\$5,500	\$11,000
Maximum HSA Contribution	\$2,850	\$5,650

2008	Self	Family
Minimum Deductible	\$1,100	\$2,200
Maximum Out of Pocket	\$5,600	\$11,200
Maximum HSA Contribution	\$2,900	\$5,800

Reminders:

- Please be sure to balance the HSA checkbook monthly like your own personal accounts and be aware of the balance.
- You may wish to keep with you a copy of the statement that shows when you have met your deductible when you visit your doctor to prove that you do not have to pay at the time of your visit.

- Attached please find a worksheet to help you keep track of your expenses. We strongly recommend that you keep a separate file to store receipts, explanations of benefits and bank statements.

