



SavingsPlus HSA Plan 2014 Open Enrollment

October 22, 2013



Broadridge[®]



BenefitWallet[™]
A Xerox Solution



HR | Benefits | invest in you
Invest in your health, welfare, retirement

Agenda

- Introduction
 - Presented by Broadridge Benefits Department

- Consumer Driven Health Plan (CDHP) Basics
 - Presented by UnitedHealthcare

- Health Savings Account (HSA) Overview
 - Presented by BenefitWallet (Buck)

- Questions

What we believe about benefit coverage at Broadridge:

- Broadridge is self-insured. That means:
 - Broadridge pays for cost of medical claims, not United Health Care (UHC).
 - UHC only administrates claims, per our plan provisions. They are not our insurer who pays for the claims. We utilize UHC's in-network of providers/hospitals, providing competitive rates.
- At Broadridge, we see Benefits as one part of our total rewards programs and as we are responsible for medical costs, we have consistently maintained 4 principles regarding health care:
 - Provide competitive, affordable healthcare benefits;
 - Managing health costs are a shared responsibility between the Broadridge and the associate
 - Offering choice and flexibility,
 - Ensure a focus on health through incentives that promote healthy lifestyles and consequences for unhealthy choices.
- Each year we keep these principles in mind. Plan changes we have made, are making and will make in the future ultimately benefit both Broadridge and associates. Finding ways to improve coverage and lower health care costs for associates and the company is great example of putting the service profit chain to work. Our wellness programs are great examples of this; our new plan design we are introducing is too.

For CY14, we are introducing a new Consumer Driven Health Care Plan (CDHP) called Savings Plus HSA

What is a CDHP?

- A CDHP typically involves the combination of lower monthly payroll deductions for medical coverage, a high-deductible, and a health savings account (HSA). CDHP with HSA offers significant tax benefits to associates and their families but also makes them better consumers of healthcare thereby lowering total costs for associates and the company.
- We have renamed our two United Healthcare (UHC) medical plan choices, to help differentiation them.
 - Traditional Choice Plus - which is the same plan as the current UHC Option 1
 - SavingsPlus HSA (which replaces the current UHC Option 2 and is our new CDHP plan)

Why a CDHP?

- A CDHP typically involves the combination of lower monthly payroll deductions for medical coverage, a high-deductible, and a health savings account (HSA). CDHP with HSA offers significant tax benefits to associates and their families.
- A CDHP will help us reduce the long-term exposure from rising medical costs. CDHPs are proven to reduce costs as it creates incentives and infrastructure for employees to manage their own health and manage the cost of care
- Are growing in popularity among employers, now offered by 59% of jumbo employers (20K+ associates).
- Are growing in popularity among employees, as 27% of employees enrolled in one where it is offered as an option.

CDHP Basics

SavingsPlus HSA Plan is made up of 2 parts

Medical Plan

1

- **National Network Offers Broad Local and National Access – Same as Current UHC Network**
- **Covers Eligible Medical and Pharmacy Expenses**
- **100% In-Network Preventive Care Coverage**
- **Protection from High Out-of-Pocket Expenses**
- **Lower Premiums than Traditional Choice Plus**
- **Higher Annual Deductible than Traditional Choice Plus**

Health Savings Account

2

- **Owned by you**
- **Used for eligible medical and pharmacy bills**
- **Helps pay deductible**
- **Triple tax savings**
- **No “use it or lose it”**
- **You can change your contribution election at any time**

Your SavingsPlus HSA Medical Benefits at a Glance



Type of coverage	In Network	Out of Network
Deductible*	\$1,500 Individual / \$3,600 Family	\$1,500 Individual / \$3,600 Family
Out of Pocket Max*	\$3,600 Individual / \$7,700 Family	\$7,000 Individual / \$14,000 Family
Physician's Visit (PC or Specialist)	80% After Deductible	60% After Deductible
Prescription Drugs ** (No Deductible for Preventive Drugs)	75% After Deductible Subject to plan mins and maxes	Not Applicable
Emergency room services	80% After Deductible	60% After Deductible
Inpatient hospital stay	80% after deductible	60% After deductible

*The family deductible and out-of-pocket maximum requires that any one or any combination of family members reach the family deductible/OOP maximum before the benefit plan coverage takes effect.

**The Out of Network benefit does not apply to pharmacy.

SavingsPlus HSA: How the Family Deductible Works



Example: \$2,000 in claims by an individual

Deductible for the SavingsPlus HSA Plan:

- \$3,600 Family deductible (No "Single deductible")
- Must meet the entire family deductible of \$3,600 before medical and pharmacy benefits pay coinsurance

What happens?

- ✓ \$2,000 is applied towards the family deductible
- ✓ Medical plan pays nothing
- ✓ \$1,600 remaining deductible can be satisfied by any family member

Preventive

- Preventive Medical care is covered at 100% In Network*, not subject to deductible
- This includes:
 - Annual visit
 - Well Woman
 - Well Man
 - Well Baby/Child
 - Immunizations
 - Lab, X-Ray, Screenings, and Testing (when performed as preventive care)

*Your PCP may perform other diagnostic services during your Annual Physical which may require a deductible and/or coinsurance payment.

The HSA Plan



Pharmacy coverage – Administered by Express Scripts

Prescription Drugs (except for preventive drugs) will now count towards the plans deductible

- You are responsible for paying the full contracted rate of the medication(s) until the deductible is met. Express Scripts and UnitedHealthcare will share deductible information
- After the deductible is met, you will then be responsible for 25% coinsurance with the plan minimums and maximums (the plan structure is the same as it is today)
- After you reach the plans out-of-pocket maximum, medications will be covered at 100%

Preventive Prescription drugs are not subject to plans deductible

- You are responsible for 25% coinsurance with the plan minimums and maximums (the plan structure is the same as it is today)
- Your out-of-pocket costs for preventive medications will count towards your out-of-pocket maximum

Pharmacy remains with Express Scripts. UHC and Express Scripts will automatically share claims data for deductible and out-of-pocket coordination.

A list of preventive prescription drugs will be provided by Express Scripts during Open Enrollment (some examples of these types of medications are Lipitor, Caduet and Plavix)

Claim Example – Traditional Choice Plus



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

Services	Billed Cost	Cost of care	Member Deductible	Member Coinsurance/Copay	Cost to member
PCP visit	\$ 95.00	\$ 79.00	\$ -	\$ 20.00	\$ 20.00
Specialist Office Visit	\$ 400.00	\$ 368.00	\$ -	\$ 40.00	\$ 40.00
Prescription Drug/ Non Preventive	\$ 50.00	\$ 50.00	\$ -	\$ 12.50	\$ 12.50
MRI	\$ 1,200.00	\$ 1,020.80	\$ 600.00	\$ 84.16	\$ 684.16
Facility	\$ 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	\$ -	\$ 40.00	\$ 40.00
Totals	\$ 9,695.00	\$ 8,034.80	\$ 600.00	\$ 1,482.26	\$ 2,082.26

Deductible Satisfied

Cost to member for Claim costs = \$2,082.26

1 Year premium Cost for Traditional Plan = \$1,488.00

TOTAL YEARLY COST = \$3,570.26

Claim Example – SavingsPlus HSA



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

Deductible Satisfied

Services	Billed Cost	Cost of Care	Member Deductible	Member Coinsurance	Cost to Member
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	\$ 1,003.00	\$ 3.56	\$ 1,006.56
Facility	\$ 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	\$ -	\$ 17.80	\$ 17.80
Totals	\$ 9,695.00	\$ 8,034.80	\$ 1,500.00	\$ 1,306.96	\$ 2,806.96

Cost to member for Claim costs = \$2,806.96

1 Year premium Cost for SavingsPlus HSA Plan = \$504.00

Broadridge contribution to Health Savings Account = \$400.00

TOTAL YEARLY COST = \$2,910.96

myHealthcare Cost Estimator



SUPPORTING MORE-INFORMED DECISIONS WITH LOCAL COST ESTIMATES

The screenshot shows the myHealthcare Cost Estimator interface. At the top, it displays the user's name (MOTYKA GRISSETT) and their remaining deductible (\$250 for individual, \$750 for family). The main heading is "myHealthcare Cost Estimator" with navigation links for "Start over", "Prescription estimates", "What is it?", and "How it works".

The procedure being estimated is "MRI Scan Without Dye - Knee". The current cost estimates are: Your Out-of-Pocket: \$313, In-Network Cost: \$877, and Health Plan Pays: \$64. A "Final Estimate" of \$877 is also shown.

The search criteria are: Search By: 02127, Boston, MA (25 Miles), Facility Type: 5 selected. The search results show 100 facilities ranging from \$287 to \$3,223. The selected facility is a "Medical Center" located at 1234 Main Street, Boston, MA. Its local average is \$877, and its estimated cost is \$287 (Below Average). The health plan pays \$33, and the out-of-pocket cost is \$254. A "Select Facility" button is available.

PROCEDURE

ESTIMATED COST

PROVIDER AND PLACE

THIS MATTERS

myHealthcare Cost Estimator reflects each member's own plan benefits, including real-time account balances with cost estimates for 160 procedures based on actual contracted rates.



HSA Basics



HSA Overview

Individual bank account established to pay for qualified medical expenses (QMEs) of the associate and his/her tax-qualified dependents

Benefits of an HSA:

- Tax-free contributions to your HSA*
- Tax-free earnings
- Tax-free spending
- Portable – it goes with associate when they terminate employment
- Account can grow from year to year (save it or spend it)

*contributions are not subject to federal income tax and state income tax in 47 of 50 states. CA,NJ and AL do not conform

HSA Contribution Limits for 2014

- \$3,300 Individual - \$2,900 Associate Election and \$400 Broadridge Contribution
- \$6,550 Family - \$5,750 Associate Election and \$800 Broadridge Contribution
- Associate payroll election is entered as an annual amount. Amount is prorated based on the number of paychecks and the election amount can be changed at any time
- Broadridge contribution will be made by 1/2/2014 if the account is open
- Contributions can be made by: pre-tax deduction through payroll, check, online transfer
- If age =>55 anytime during the plan year, associates can contribute an additional \$1000.
- If spouse age =>55 anytime during the plan year and eligible for an HSA, the spouse can open their own HSA to make the \$1000 catch-up contribution.

The Year as of the 55 th Birthday	Individual	Family
<55	2,900	5,750
>=55	3,900	6,750



Enrollment and Account Opening



HSA Eligibility

Associates are eligible to open an HSA if they meet all of the conditions listed below.

1. Have enrolled in the company's or another consumer driven health plan (CDHP) under Code §223(c)(2);
2. Cannot be claimed as another person's tax dependent;
3. Not enrolled in Medicare; and
4. If have any health coverage other than my coverage under the Health Plan, that coverage is either (a) CDHP coverage; or (b) permitted non-CDHP insurance or coverage. Examples of impermissible coverage that would make me ineligible include coverage under my spouse's or domestic partner's non-CDHP health plan, general-purpose health flexible spending arrangement (health FSA), general-purpose health reimbursement arrangement (HRA); or COBRA or continuation coverage under a non-CDHP or general-purpose health FSA.

NOTE: If you have a 2013 Health Care FSA, you can use your funds to reimburse covered health-related expenses incurred only from January 1, 2013 through December 31, 2013. There is no FSA grace period for 2013.

Enrollment & Account Opening

During your enrollment on Total Rewards in the SavingsPlus HSA, you will have the opportunity to open your Health Savings Account (HSA).

- You must open your account to receive Broadridge's contribution and to be able to make your own payroll contributions to your HSA.
- If your account is in open status you do not have to "reopen" it next year.
- If you do not open your account, your payroll contribution will not begin and you will not receive the Broadridge contribution.

USA Patriot Act

In accordance with the USA Patriot Act the identity of each account holder is verified. A percent of individuals will be requested to submit additional documentation to complete this process. Such documentation may include:

- Copy of current driver's license
- Utility bill displaying location of service
- Passport, with completed address page
- Social security card

Individuals receiving this request typically have (1) a post office address vs. a physical address; (2) recently changed their name; (3) recently moved; or (4) have a fraud alert on their identity

If you receive this request, you must send in the requested documentation or your account will be closed and deductions will discontinue.

Communication that you will receive

Mid-December, associates will receive a welcome kit that includes:

- HSA account number
- Master Signature Card (for beneficiary designation and checkbook order)

For those who successfully complete account opening during enrollment on Total Rewards, debit cards will be mailed in mid-December

Use of HSA Funds

- Debit card
- Checkbook
- Online payment

HSA funds may be used tax-free if:

1. Distribution is for Qualified Medical Expense (QME) *
(this includes using the HSA to pay for the SavingsPlus HSA deductible and coinsurance)
2. Distribution is for expenses of a tax-qualified dependent

*see appendix for a sample list of qualified medical expenses (complete list can be found in IRS Publication 502)

Investing

- Individuals may begin investing once the account balance has reached \$1,000
- Over 20 no-load mutual funds available
- A transaction account balance of \$1,000 must be present for a new investment transaction to occur
- Ongoing, recurring investment or redemption may be setup online

Broadridge Benefit Service Center

- Questions about the HSA or your account?

The Broadridge Benefit Service Center (877-869-5182) remains the same. They will be able to answer your HSA questions or will be able to connect you to an HSA specific representative.



Member Web Experience



Customer self-service solutions

- View HSA balance and transactions –
 - **Existing** Total Rewards Portal, Mobile App or mybenefitwallet.com
- Online payment or reimbursement
- Year-to-date information
- Order checks and view mailing dates
- Download forms
- View and print e-statements
- Manage investments
- Select alternate contact
- Obtain answers to FAQs
- Education video library
- Claims integration: review health plan claims and make payments through Simplee
- Save information to your electronic filing cabinet



HSA Member Experience Demo





Appendix



Qualified Medical Expenses – Examples from IRS Pub 502

Specifically listed

- Acupuncture
- Ambulance
- Chiropractor
- Contact lenses
- Dental treatment *
- Drug addiction treatment
- Eye glasses
- Eye surgery
- Osteopath
- Psychiatric care
- Vision correction surgery
- X-Rays

Specifically excluded

- Babysitting
- Cosmetic surgery **
- Dancing lessons
- Illegal operations/treatments
- Teeth whitening
- Veterinary expenses
- Weight loss **
- Medicare supplement

* Note, teeth whitening is specifically excluded **
See additional information

Electronic Filing Cabinet

- To help you stay organized
- Save receipts for your records
- Upload receipt images by fax, online or mobile upload and view immediately
- Include descriptions of expenses

The screenshot displays the BenefitWallet Filing Cabinet interface. At the top, there's a navigation bar with 'My Account', 'Claim Center', 'Consumer Tools', 'Communication Center', 'FAQs', and 'Help Center'. A 'QUICK LINKS' sidebar on the left includes 'Add New Claims', 'Filing Cabinet', 'Health Plan Claims', 'View Policy Renewal Schedule', and 'Qualified Medical Expenses'. The main content area is titled 'Filing Cabinet' and shows 'What's in My Cabinet' with a total of \$1,202.00 and 10 claims. Below this, three claim entries are listed:

Claim ID	Submitted	Amount	Status	View Details
Claim 711614	05/01/2013	\$240.00	Documents Required	\$240.00
Claim 711472	05/01/2013	\$1.00	Documents Required	\$1.00
Claim 711487	04/07/2013	\$222.00	Documents Required	\$222.00

Mobile App Capabilities

View account balance, account alerts and transaction history

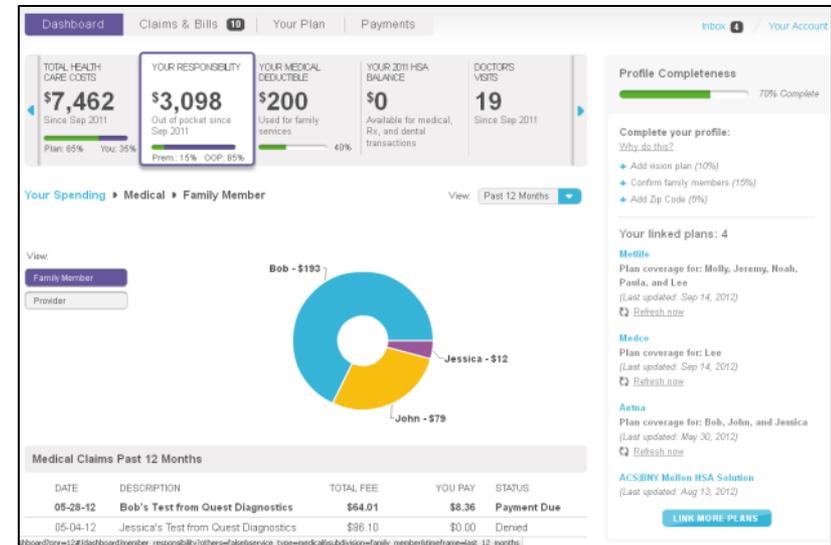
- View all claims, claims requiring action, and claims details
- Online Bill Pay
- Submit a new claim
- View FAQs
- Click to call the BenefitWallet Service Center
- Upload Claim Documentation
- Take photo with your phone's camera or choose existing image



Simplee Claims Integration

Key Features

- Integrates claims from multiple providers as authorized by member
- Employee-driven and controlled
- Employees receive communications regarding claims and payments
- Dashboard display of claims, YTD spending
- Illustration by covered individual or provider, customized timeframe
- Authorize payment of claims using HSA debit card or other debit or credit cards



Ask health care professionals

- Live nurse chats are a fast, easy way to get answers to your health questions – 7 days a week
- You can have a live, personal online discussion with a nurse about various health and wellness issues
- Learn more about fitness, nutrition, common illnesses and conditions, prevention tips and much more

Live Nurse Chat sessions are securely operated, with access granted only to you and the nurse. Your chat will be personal and anonymous. If you have questions about your privacy, feel free to discuss your concerns with the nurse, in addition to reviewing the privacy policy, before you start your session.

Ask a Nurse



Emergency? Dial 911
Registered nurses are available 24/7 to answer your health questions.

Chat [Online now](#)

Call 1-888-842-4224

Live Nurse Chat

Step 1: Are you having any symptoms right now?* If this is an emergency, please disconnect and call 911.

yes no

Step 2: Please enter the following:

Name*

Age* Sex* M F

Our nurses need to know your name, age and sex to help personalize your chat and provide information specific to your needs. ***Required information.**

Step 3: Please read the following terms and conditions:

All use of this service is bound by the the following TERMS OF USE:

The information contained in this Site is general in nature and is not a substitute for professional health care. If you have specific health

Our nurses can answer your questions about a variety of health topics and confidentially guide you to online resources.

The information provided is not to be used for medical diagnosis or as a substitute for consultation with your health care provider.

Step 4: If you accept the above terms and conditions, CONTINUE **If not,** CANCEL

UnitedHealthcare Health4MeSM Mobile App



Key Features

The Health4Me app is currently available for download for the Apple[®] iPhone[®] and for Android[™] based smartphones.

- Register with myuhc.com to enable both mobile and online services
- Search for physicians or facilities by location or specialty
- Locate urgent care facilities and ERs
- Store your favorite physicians and facilities with your notes to view in the future
- Skip the phone prompts and have a service representative contact you to answer questions about claims or benefits
- View and share member health plan ID card information
- Contact a registered nurse 24/7 for advice regarding medical questions
- Check status of deductible and out-of-pocket spending
- View claims



Health4Me