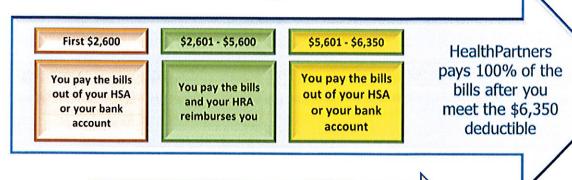
Webster Schools Stacked Plan 2017-18

Single Plan



Health Savings Account (HSA)

• Every year the District deposits \$1,000 into your individual HSA account.

Employee pays providers directly

- You can contribute an additional \$2,350 into the HSA per year tax free. If you are over age 55, you can contribute \$3,350.
- This money can be used to pay for medical expenses or saved for future use.
- All money goes into the HSA tax free, grows tax free and comes out tax free as long as its spent on qualified medical expenses.
- When you retire or leave the District the HSA money follows you and is yours to keep.

Health Reimbursement Account (HRA)

- After you spend \$2,600 towards your deductible the District's HRA kicks in and pays \$3,000 toward your deductible.
- The HRA money is sent directly to you as a check or you can setup direct deposit.
- You are responsible for paying your provider directly.
- After the HRA is exhausted, you are responsible for the remaining \$750 deductible.

Questions?

 Call (952) 883-7000 and talk to a Member Services representative from 7 AM to 7 PM Monday through Friday or visit healthpartners.com.

Webster Schools Stacked Plan 2017-18

Family Plan

You pay the bills out of your HSA or your bank account

\$5,201 - \$11,200

You pay the bills

and your HRA

reimburses you

\$11,201 - \$12,700

You pay the bills out of your HSA or your bank account HealthPartners pays 100% of the bills after you meet the \$12,700 deductible

Employee pays providers directly

Health Savings Account (HSA)

- Every year the District deposits \$2,000 into your family HSA account.
- You can contribute an additional \$4,750 into the HSA per year tax free. If you are over age 55, you can contribute \$5,750.
- This money can be used to pay for medical expenses or saved for future use.
- All money goes into the HSA tax free, grows tax free and comes out tax free as long as its spent on qualified medical expenses.
- When you retire or leave the District the HSA money follows you and is yours to keep.

Health Reimbursement Account (HRA)

- After you spend \$5,200 towards your deductible the District's HRA kicks in and pays \$6,000 toward your deductible.
- The HRA money is sent directly to you as a check or you can setup direct deposit.
- You are responsible for paying your provider directly.
- After the HRA is exhausted, you are responsible for the remaining \$1,500 deductible.

Questions?

• Call (952) 883-7000 and talk to a Member Services representative from 7 AM to 7 PM Monday through Friday or visit healthpartners.com.