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VOLUME 2

YEAR 13

# Employee Benefits

San Felipe Del Rio CISD

## New Health Savings Account (HSA) Plan Effective 9/01/2013

### What is an HSA?

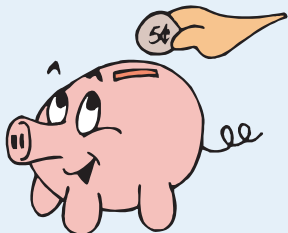
A Health Savings Account (HSA) is an innovative approach to health insurance signed into law in December of 2003.

An HSA plan has 2 components:

- A qualified **high deductible** health plan
- An Individual Tax-exempt Trust savings/investments)

The trust account is designed to pay for routine medical expenses/and or provide savings for the future. Money put into the account can be used either during the year or accumulated in the account.

Allowable medical expenses are defined by the IRS, and are much broader than most insurance carriers (i.e. includes dental, vision).



Individuals can deduct dollars contributed to the HSA account from their gross income, resulting in tax-free medical dollars. The account is similar to an IRA account, however it is for qualified medical expenses.

- HSA premiums are lower than other health plans with co-pays.
- In theory, the funding of the health savings account comes from the dollars not being spent on a plan which "pays" for the privilege of co-pays and lower deductibles.

By allowing individuals to keep the money not used in their HSA account, the government reintroduces the consumer into the health insurance equation; creating an incentive to check bills, compare costs, and evaluate urgency/frequency of appointments.

Source:  
<http://www.hsacenter.com/index.html>

**Mark your  
calendar**

Effective 9/01/2013	Comparison	
PLAN PREMIUM	HSA PLAN	BASIC PLAN
Employee Only	\$0.00	\$0.00
Employee & Child(ren)	\$167.00	\$277.00
Employee & Spouse	\$339.00	\$449.00
Employee & Family	\$497.00	\$632.00
BENEFITS	HSA PLAN	BASIC PLAN
Individual Deductible-In Network	\$1,250.00	\$500.00
Individual Deductible-Out of Network	\$2,500.00	\$750.00
Family Deductible-In Network	\$2,500.00	\$1,000.00
Family Deductible-Out of Network	\$5,000.00	\$1,500.00
Out of Pocket Max- Individual (In Network/Out Network)	\$6,250.00	\$4,000 / \$8,000
Out of Pocket Max- Family (In Network/Out Network)	\$12,500.00	\$5,000 / \$10,000
Annual Maximum	\$2,000,000	\$2,000,000
Individual In Network Coinsurance - Maximum		\$3,000.00
Individual Out of Network Coinsurance - Maximum		\$6,000.00
Family In Network Coinsurance - Maximum	80%	\$6,000.00
Family Out of Network Coinsurance - Maximum	60%	\$12,000.00
Physician Office Visit Co-pay	No-Copays	\$30.00
Specialist Office Visit Co-pay	No-Copays	\$50.00
Emergency Room Co-pay	80% after deductible	\$50.00
Emergency Room Coinsurance		80%
Mental Health Office Visit Co-pay In Network	80% after deductible	\$30.00
PRESCRIPTION DRUG COSTS	HSA PLAN	BASIC PLAN
Generic Co-pay	80% after deductible	0.00 / \$9.00
Formulary Brand Name	80% after deductible	\$50.00
Non-Formulary Brand Name	80% after deductible	\$35.00
Mail Order: Generic	80% after deductible	\$0.00
Mail Order: Formulary Brand Name	80% after deductible	\$100.00
Mail Order: Non-Formulary Brand Name	80% after deductible	\$70.00

**The school district will contribute \$40/ p. mo. to the employee's HSA account effective 9/01/2013**

**The District Health Plan Open Enrollment** takes place every year during the month of August. If you need to make changes to your Health Plan, please contact Laura English at Ext. 4020/ 4100 to set up an appointment.

**HSAs may be right for you if you want:**

- More control over how your health care dollars are spent
- One calendar year deductible per family
- Lower monthly premiums

**HSAs allow you to:**

- Deposit the money you save on premiums into your tax-favored health savings account (HSA), subject to federal limits
- Use these savings to pay your qualified health care expenses until you meet your deductible
- Have insurance start paying your covered health care costs once your deductible is met
- Let your unspent savings roll over year after year and earn interest



# Why would I want an HSA Plan?

Consider the advantages this tax-advantaged medical savings option can provide you:

## 1. Invest in Yourself

- You can make contributions and get an “above-the-line” tax deduction.
- Balances roll over from year to year. There is no “Use it or Lose it” clause.
- Contribution dollars are invested in interest-bearing accounts.

## 2. Flexibility

- HSA dollars can pay for qualified medical expenses defined by the IRS. Eligible expenses include: deductibles, co-payments, dental and vision expenses, and doctor appointments that are not covered by other insurance.
- You decide how much to put into your HSA, what medical expenses to pay from the account, whether to invest, and which investments to make.
- You take part in your health care and provider decisions while choosing the best way to spend your hard-earned dollars.
- Use funds to pay for current medical expenses or save money for future needs.

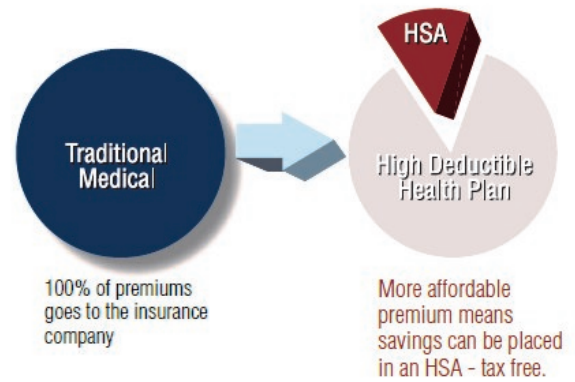
## 3. Portability

- No matter where you go, your account will follow.
- Even if you change jobs, change medical coverage, become unemployed, move to another state, or change your marital status, your HSA goes with you.
- You own it!

## 4. Tax Savings

- The three-tiered tax savings are hard to beat:
  1. Tax-free contributions
  2. Tax-free growth
  3. Tax-free withdrawals for qualified medical Expenses

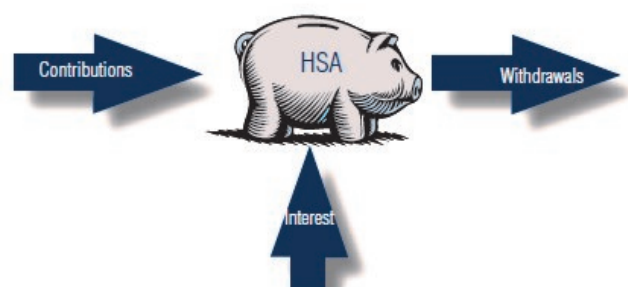
## It Makes Sense for Your Dollars



## How Do I access my funds?

We know that everyone is different, so it only makes sense that your account investments match your needs. Your funds are deposited into an interest bearing FDIC insured account. The more you save the more interest you earn. You have three convenient ways to access your funds:

- **Debit Card** - Use the debit card at different vendors, for example a doctor’s office or pharmacy, to get immediate access to HSA funds for qualified medical expenses. The debit card can be used at any qualified medical provider.
- **On-line Withdrawal** - Withdrawals can be requested online either before or after an expense has been incurred. Simply indicate you want funds sent to you via check by mail or by direct deposit to one of your checking or savings accounts.
- **Distribution Request** – If you want us to enter the withdrawal for you, simply complete the form and mail or fax it in to (AFA) American Fidelity Assurance Company.



**Keep your wrists healthy**

## Stretching Exercises May Help Prevent Carpal Tunnel Syndrome



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### Prayer stretch

1. Start with your palms together in front of your chest just below your chin.
2. Slowly lower your hands toward your waistline, keeping your hands close to your stomach and your palms together, until you feel a mild to moderate stretch under your forearms.
3. Hold for at least 15 to 30 seconds. Repeat 2 to 4 times.

### Wrist flexor stretch

1. Extend your arm in front of you with your palm up.
2. Bend your wrist, pointing your hand toward the floor.
3. With your other hand, gently bend your wrist farther until you feel a mild to moderate stretch in your forearm.
4. Hold for at least 15 to 30 seconds. Repeat 2 to 4 times.



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### Wrist extensor stretch

1. Extend your arm in front of you with your palm down.
2. Bend your wrist, pointing your hand toward the floor.
3. With your other hand, gently bend your wrist farther until you feel a mild to moderate stretch in your forearm.
4. Hold for at least 15 to 30 seconds. Repeat 2 to 4 times.

**By**

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**Last Revised**

October 21, 2010

### WebMD Medical Reference from Healthwise

Last Updated: October 21, 2010

*This information is not intended to replace the advice of a doctor. Healthwise disclaims any liability for the decisions you make based on this information.*

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# Did you know that May is Melanoma and Skin Cancer Awareness Month?

(Excerpt form TML Healthy Living Guide)



## What is skin Cancer?

Skin cancer is the most common cancer in the United States. Skin cancer can occur no matter your skin color or how well you tan. Skin cancer may occur many years after exposure to the sun without protection.



## Overview & Facts

- Skin cancer is when cancer cells form in the skin.
- There are several types of skin cancer: basal cell carcinoma, squamous cell, and melanoma.
- Basal cell carcinoma is the most common skin cancer. It rarely spreads or is fatal. It is usually found on the face, back of the neck or any area that gets regular sun exposure. It often looks like open sores, red patches, pink growths, shiny bumps or scars.
- Squamous cell carcinoma is more aggressive than basal cell carcinoma and can spread throughout the body. Fortunately they are usually found before they spread.
- Melanoma is the most serious type of skin cancer. Melanoma can occur anywhere on the body, even on the soles of your feet or under your fingernails or toenails.

## Signs & Symptoms

- Basal cell carcinoma can appear as shiny or waxy looking bumps, bright pink or red spots, or like a scar.
- Squamous cell carcinoma appears as a flaky, reddened or brown spot or a scabbed, crusty looking sore that doesn't heal.
- Melanoma appears as flat, irregular skin spot that could be black, brown, white, blue or red. It can be slightly raised. This spot may be getting larger, it may itch or form a scab or bleed. An easy way to remember signs of melanoma:

- A - Asymmetry
- B - Borders
- C - Colors
- D - Diameter
- E - Evolving
- F - Funny looking moles



## Risk Factors

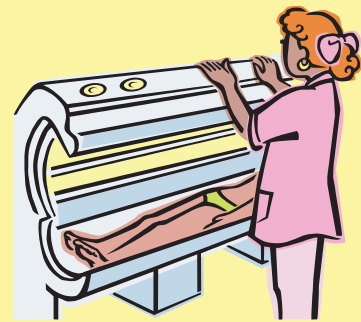
- Regular exposure to the sun without protection.
- Living where the sun is strong; southern and western US or mountainous areas
- Using sunlamps or tanning beds
- Being fair skinned with red or blond hair and green or blue eyes
- Treatment with radiation
- Melanoma may also appear under finger or toenails. A black or brown streak starting at the base of the nail bed and extending upward and outward should be checked by your doctor.

### For squamous cell:

- High number of x-rays
- Long term exposure to arsenic or other chemicals
- Excessive sunlight or ultraviolet radiation

### For melanoma:

- Severe, blistering sunburn at any age
- Having several large or many small moles
- Family history of unusual moles or melanoma
- Being a breast cancer survivor
- Being a white male



## Causes

- Skin damage from UV rays from the sun or sunlamps and tanning booths increase your risk of any type of skin cancer.
- Melanoma sometimes runs in families indicating a genetic component.
- Having a weakened immune system

## Questions to Ask Your Provider

- Do I need a biopsy?
- Will there be a scar?
- What type of biopsy will I need?
- Will I go to the hospital or will it be outpatient?
- If it is cancer, who do I see for treatment
- Should I come in for regular screening for skin cancer?
- How soon can I expect to hear the results?
- Will you remove the entire growth at the time of the biopsy?



## Healthy Lifestyle Management - Prevention

- Avoid spending time outdoors from 10 am to 4 pm. If you must be out during those hours use other protective means below and seek shade.
- Remember, UV rays from the sun are also reflected by water, sand, snow, ice, and pavement.
- UV rays from the sun can go through light clothing, windows, clouds, and windshields. Cloudy days do not protect you.
- Wear long sleeves and long pants that are tightly woven
- Wear hats with a wide brim to shade your face and neck. Ball caps and visors do not protect your neck or ears.
- Use a sunscreen with a sun protection factor (SPF) of at least 15 that is broad spectrum blocking
- UVA and UVB rays. Apply every 2 hours or after heavy sweating or swimming. Use at least 1 oz. (shot glass full) of sunscreen for whole body each time.
- Wear sunglasses that protect from UVA and UVB rays.



### Lincoln Financial Group—New benefit

Lincoln Financial group is the company through which the school district provides the life insurance coverage of \$10,000 to all employees.

Lincoln Financial Group is pleased to announce their new *LifeKeys* program. The services in the *LifeKeys* program include online access to:

- Prepare a valid **Will and Testament**
- **Identity Theft** prevention and resolution
- Health & wellness, law and regulations, family & relationships
- Claimant/Beneficiary Services

To access the new online services, employees can visit [www.Lincoln4Benefits.com](http://www.Lincoln4Benefits.com) and click on the **LifeKeys** link. A brief registration is required using the **Web ID: LifeKeys** to complete the registration.

For additional information you may call Lincoln Financial Group at 1-855-891-3684

Employee Benefits &  
Support Services Department  
(830) 778-4020 or (830) 778-4100

TML Claims Department 1-800-348-7879  
English: (800) 282-5385 /  
Spanish: (800) 385-9952  
Professional Health Coach (888) 818-2822 /  
Care Management: (800) 847-1213

First Financial Group of America (800) 672-9666

AllState (800) 348-4489

American Fidelity Disability (800) 662-1113

Ameritas (800) 747-1024

Texas Life (800) 283-9233

Cincinnati (800) 937-3148

Eyetopia (800) 662-8264

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