

2021 Benefits FAQ

Health Plans

Q: Is there a 10% coinsurance for the HMO?

A: There is no co-insurance on the HMO plan. The 10% co-insurance only applies to the PPO Saver plan.

HSA/ FSA/ Medicare

Q: Aren't individuals automatically enrolled in Medicare Part A when they turn 65?

A: Yes, most individuals are automatically enrolled unless you actively delay enrollment.

Q: I am about to turn 65 in February. I currently have an HSA. Does that mean I need to stop my HSA for next year? And should perhaps stop it for December as well?

A: Your HSA eligibility ends the first of the month in which you become enrolled in Medicare; however, it does not impact your eligibility for the months prior to that. More information on HSAs and Medicare can be found here: <https://www.irs.gov/pub/irs-pdf/p969.pdf>

Q: What about my LPFSA? Can I still contribute to that once I sign up for Medicare?

A: Yes, Medicare does not impact your eligibility to continue to participate in the Limited Purpose Flexible Spending Account (LPFSA).

Q: I wasn't aware that I could not contribute to my HSA after enrolling in Medicare, and my enrollment in Medicare part A started in the last year. What are my options?

A: Your eligibility stops the first of the month in which you become enrolled in Medicare, but it does not impact your eligibility for the months prior to that. For example, let's assume an individual loses eligibility due to Medicare enrollment on 9/1/2020. This means they can only contribute 9/12th of the 2020 HSA maximum for the 2020 tax year. $\$3,550/12 * 9 = \$2,663$. If the individual has contributed less than \$2,663 so far (including for the months in which they were enrolled in Medicare), there is no issue. Any contribution above this amount will be subject to taxes and penalty. This is typically reconciled at tax time. More information on HSAs and Medicare can be found here: <https://www.irs.gov/pub/irs-pdf/p969.pdf>

Q: I will turn 65 in a few months and will have to sign up for Medicare. Can I still have an LPFSA for next year, to cover some of my vision and dental expenses?

A: Yes, Medicare does not impact your eligibility to contribute to a LPFSA.

Q: If I change my plan from PPO to HMO will I be able to move my funds in HSA to FSA?

A: No, your HSA funds cannot be moved to an FSA. However, you do not lose your HSA funds and you can continue to use your HSA funds to help you offset any out pocket expenses in the HMO plan, dental or vision plans.

A full list of HSA eligible expenses can be found here: <https://www.irs.gov/pub/irs-pdf/p969.pdf>

Q: If I have PPO health insurance with Hampshire, but dental and vision through my spouse's employer, can I not have HSA with Hampshire?

A: Enrollment in your spouse's dental and vision plans does not impact your eligibility for the HSA. Enrollment in a spouse's non-qualified HDHP or general-purpose FSA plan will impact your HSA eligibility.

Dental

Q: If I wanted to get Invisalign for myself (not for a dependent), would it be covered by our dental insurance?

A: No, orthodontia is only covered for dependents to age 19.

Vision

EAP

Q: Are the three consulting visits per calendar year?

A: There are three consulting visits per occurrence. The EAP provides unlimited telephonic support. Should you (or a member in your household) have a situation/issue that you need additional support with, the EAP will work to connect you to a counselor to schedule face to face (now being coordinated virtually), sessions. These sessions are free to you or a household family member. Should you need more sessions to address the issue, you can work with the counselor and your health insurance for additional care.

If another issue should arise, you can work with the EAP to be connected to the appropriate counselor to assist with the new issue for which you may be eligible for three additional consulting sessions. The EAP is geared towards short term therapy to assist an individual in getting through a certain issue, provide coping strategies.

Life and AD&D Insurance

Q: Would the AD&D cover COVID?

A: No, Accidental Death or Dismemberment typically pays out for an accidental death or a dismemberment (loss of a limb due to an accident).

Open Enrollment

Q: If I want to keep the same coverage but eliminate the vision component, do I have to fill out a new form?

A: Yes, any changes to your coverage for dental, medical, and/or vision requires a newly completed enrollment form.

Q: Are there any other reasons to complete the enrollment form?

A: Yes, anyone who wants to maintain their FSA or HSA must also complete a new enrollment form even if they have no change year to year.