

State of Rhode Island – Choice Plus Plan with a HSA

Open Enrollment 11/2/15 – 11/30/15



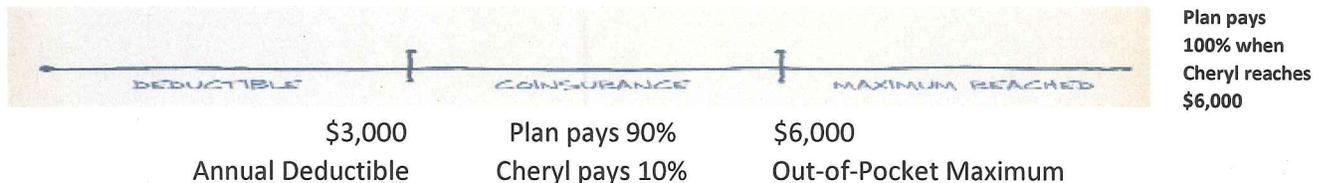
Is the plan right for you?

See why Cheryl chose to enroll in the Choice Plus Plan with a HSA and see how she pays for doctor visits and prescriptions.

Cheryl has a family. She chose the Choice Plus Plan with a HSA family plan because:

- Lower monthly premiums
- The State of RI will contribute \$3,000 when Cheryl opens a HSA
- Cheryl contributes an additional \$1,000 dollars to her HSA on a pre-tax basis (saves her roughly \$300 in taxes)
- She and her family members can keep their doctors
- Preventive medical care is covered at 100% in-network
- The deductible does not apply to drugs on the Preventative Medication Therapy List
- She has a chance to save for future health bills with her HSA
- Cheryl owns her HSA; she keeps her HSA if she leaves State service

The State of RI deposits \$3,000 in Cheryl's HSA. Cheryl deposits \$1,000 in her HSA through payroll deduction. In 2016 Cheryl will have \$4,000 available in her HSA.



How Cheryl's Choice Plus Plan with a HSA works – 2016

1 preventive exam per member:	\$0
1 visit to ER:	\$1,300
4 doctor visits:	\$500
6 prescriptions:	\$300
Total cost:	\$2,100

Paid 100% by the Plan
Cheryl uses her HSA to pay
Cheryl uses her HSA to pay
Cheryl uses her HSA to pay
Paid from HSA: \$2,100

**And Cheryl still has \$1,900
Left in her HSA that will roll
over to the next year!**

How Cheryl uses her HSA when she goes to the doctor

- Cheryl presents her UnitedHealthcare member ID card at the doctor's office
- Her doctor submits a claim to UnitedHealthcare
- Cheryl fills her prescription and pays for it with her HSA Debit MasterCard® card
- Cheryl receives and pays her doctor's bill with her HSA Debit MasterCard® card
- Cheryl retains her receipts

Go to www.employeebenefits.ri.gov for much more information regarding the Choice Plus Plan with a HSA!