

HEALTHY DOLLARS

Barre Town

Welcome to your Healthy Dollars Benefit Card. This letter includes your funding amounts, eligible expenses, tips on accessing your funds and instructions on accessing your account online. If you have any questions about the benefits or the card, please feel free to contact us at service@healthydollarsinc.com or 877-900-MYRX (6979).

Plan Year: 1/1/24 - 12/31/24

Administration:

Platinum Plan	Single Plan	2-Person Plan	Family Plan
Employee Responsibility	\$200	\$400	\$400
HRA Funding	\$1,300	\$2,600	\$2,600
Gold CDHP Plan			
HSA Funding	\$1,600	\$3,200	\$3,200
HRA Funding (80%/20%)	\$1,250	\$2,500	\$2,500

Management:

Platinum Plan	Single Plan	2-Person Plan	Family Plan
Employee Responsibility	\$300	\$600	\$600
HRA Funding	\$1,200	\$2,400	\$2,400
Gold CDHP Plan			
HSA Funding	\$1,600	\$3,200	\$3,200
HRA Funding (80%/20%)	\$1,250	\$2,500	\$2,500

Department of Public Works:

Platinum Plan	Single Plan	2-Person Plan	Family Plan
Employee Responsibility	\$300	\$450	\$600
HRA Funding	\$1,200	\$2,550	\$2,400

Police:

Gold CDHP Plan	Single Plan	2-Person Plan	Family Plan
HSA Funding	\$1,600	\$3,200	\$3,200
HRA Funding (80%/20%)	\$1,250	\$2,500	\$2,500

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Health Reimbursement Account (HRA)

- **Eligibility** - Employees working 30+ hours per week are eligible on the first of the month after hire date.
- **HRA Eligible Expenses** – Medical Deductible or Medical Co-Pays
- **Accessing Your HRA Funds**
 - **Platinum Plan**- Healthy Dollars will receive a data feed from BCBS and will track your employee responsibility. Once the employee responsibility has been met, your HRA will be automatically activated. You will use your Healthy Dollars card to pay for medical expenses *after* the services have been processed by BCBS.
 - **GOLD CDHP Plan**- Healthy Dollars will receive a data feed from BCBS and will activate your HRA once the minimum HSA deductible of \$1,600 (single) \$3,200 (family) has been met. Once the HRA is active, you will need to submit a manual claim for reimbursement of the 80%. You will be responsible for the 20%. **Proof of payment is not required, you can send us the claim prior to paying it.
- **Pro-Rated** - No
- **Plan Termination** - End of Month; Employees have 90 days from the last date of eligibility to submit claims for payment or reimbursement.

Health Savings Account (HSA)

- **Eligibility** - Employees working 30+ hours per week are eligible on the first of the month after hire date.
- **HSA Eligible Expenses** – Navigate to HealthyDollarsInc.com/Members or use the QR Code to see a full list of HSA eligible expenses.
- **Accessing Your HSA Funds**
 - **GOLD CDHP Plan**- The Town of Barre will fund your HSA quarterly to be used to meet the first \$1,600 (single) or \$3,200 (family).
 - **Contribution Limit** - IRS maximum – currently \$4,150 (Individual) and \$8,300 (Family), and \$1,000 catch-up contribution permitted for participants 55 years old and older.
 - **HSA Reminders**- Your HSA can be used for expenses outside of the BCBS deductible expenses. Your HRA will not be activated until you meet the \$1,600 (single) or \$3,200 (family) of your BCBS deductible. Therefore, if you use your HSA for other expenses, you may need to pay out of pocket prior to the HRA being activated.
- **Pro-Rated** - No
- **Plan Termination** - End of Month; Employees have 90 days from the last date of eligibility to submit claims for payment or reimbursement.



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Flexible Spending Account (FSA)

- **Eligibility** -
- **Contribution Limit** - IRS maximum – currently \$3,200 per employee
- **Payroll** - Weekly; 52 pay periods
- **Eligible Expenses** – Navigate to HealthyDollarsInc.com/Members or use the QR Code to see a full list of FSA eligible expenses.
- **Rollover** - \$640 of unused funds will rollover into your next plan year's account.
- **Plan Termination** –Date of Termination; Employees have 90 days from the last date of eligibility to submit claims for payment or reimbursement.



Dependent Care Account (DCA)

- **Eligibility** -
- **Contribution Limit** - \$5,000 per family
- **Payroll** - Weekly; 52 pay periods
- Funds are available as they are withdrawn from your paycheck and expenses incurred.
- Daycare, after-school care, summer day camps, adult daycare.
- Continual reimbursement two (2) business days after payroll is available if you are using a consistent provider, such as a daycare or preschool. Please note, summer day and vacation day camps may not be reimbursed until the camp dates have happened.
- **Plan Termination** - Date of Termination - Employees have 90 days from the last date of eligibility to submit claims for payment or reimbursement.

Important Plan Notes

- When using your Healthy Dollars card, make sure that all medical and prescription services are submitted through your medical plan and processed before you make a payment with your card.
- Healthy Dollars will issue a card for each employee and their spouse. If you need an additional card for an adult child, please email service@healthydollarsinc.com to request one.
- Cards will be mailed to your home address in separate, non-descript envelopes.
- You do not need a PIN to use your Healthy Dollars card.
- Set up an account online or through the mobile app to check balances and view transactions.
- Check out our website www.healthydollarsinc.com and navigate to our Members page for more resources and answers to frequently asked questions (FAQ's).

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Online Account Instructions

To set up your account online go to www.healthydollarsinc.com or download our app which is available on the Apple App Store and the Android Market! Just Search for "Healthy Dollars".

Smartphone App Instructions

1. Click 'Sign Up'.
2. Enter your First Name, Last Name, and home zip code.
3. Check the button if you have received a debit card for your benefits account. If you did not receive a card or if it is not available, leave this button unchecked.
4. If asked, your Employer ID is **AAITOWNBARRE** and your Employee ID is your Social Security Number, no dashes or spaces.
5. To verify your account, please select either email or phone number to send a code to.
6. Enter the code received either by email or by text.
7. Enter your email address and create your User ID and Password. Username must be between 8-12 characters. Passwords must be 8-16 characters and contain 3 of the 4 following types of characters: an upper case letter, a lower case letter, a special character (!,@,#,\$, etc.) or a number.
8. Answer four (4) security questions, click Submit, and confirm when prompted.
9. Once logged in, please go to your Personal Information and update your reimbursement method to direct deposit. You will need your bank account information to do this.


Desktop Instructions

1. On the www.healthydollarsinc.com webpage, click on 'Portal Login' on the upper righthand side of the home page.
2. Click on 'Member Portal' on the Portal Login page.
3. Click on 'Register'.
4. Create a Username; must be between 8-15 characters.
5. Create a Password; must be between 8-16 characters and must contain three (3) of the following types of characters:
 - a. UPPER CASE LETTER
 - b. lower case letter
 - c. special character (!,@,#,\$, etc.)
 - d. number
6. Enter your first and last name.
7. Enter your email address.
8. Registration ID: your Employer ID is **AAITOWNBARRE**.
9. Employee ID: enter your social security number without dashes or spaces.
10. Check the 'I accept Terms of Use' box and then check 'Next'.
11. Once logged in, please check your demographic information and enter your direct deposit information.

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If you have any trouble creating an account or questions, please call us at 877-900-6979 or email us at service@healthydollarsinc.com.

Employee HSA Direct Contribution

1. Log into your Healthy Dollars Account.
2. From “My Accounts” at the top of the screen, click on “Health Savings Account – HSA.”
3. Click on “Contributions.” 
4. If you have not added a personal bank account to draw funds from you will need to do this FIRST by clicking on “Bank Accounts” and adding one.
5. Choose “Add Contribution” to make a deposit into your account. Please note you are subject to any federal maximums.

Employee HSA Payment Submission

1. Login into your Healthy Dollars Account.
2. From “My Accounts” at the top of the screen, click on “Health Savings Account – HSA.”
3. Select “HSA Bill Pay.”
4. Choose your payment request type.
5. Pay Me – If you’ve already paid a bill and are seeking reimbursement.
6. Choose how you would like funds to be sent to you and the amount.
7. Pay Someone Else – If you have not paid a bill and want your HSA to pay a provider directly.
8. Enter Payee Name, Account Number with Payee, if applicable, and Amount to pay.
9. Select Payment Preferences – Once, Weekly or Monthly.
10. Click Submit.