



DataPath
Administrative Services

Hawksbill Crag – Whitaker Point Trail, Arkansas

Arkansas Grown. Benefits Focused.™

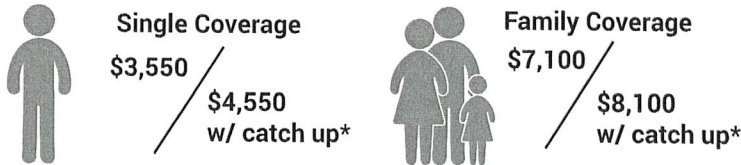
HSA

ENROLLMENT BOOKLET

HSA FAQs and Contribution Limits.....	2
Eligible/Non-Eligible Expenses	4
Summit Card/Summit Mobile App	5
HSA Application	7

Health Savings Account (HSA) FAQs

2020 HSA Contribution Limits



HDHP Minimum Deductibles:
Single: \$1,400
Family: \$2,800

*Catch up contributions equal \$1,000 over the annual limit for people age 55 and over.

- Q: Can anyone open an HSA?**
- A:** No. You must be enrolled in a High-Deductible Health Plan (HDHP) to open an HSA or contribute to an existing HSA. See the top of page 2 for the minimum deductible amount that currently qualifies as an HDHP.
- Q: How much can I contribute each year to an HSA?**
- A:** The IRS issues annual contribution limits each year, which differ depending on whether you have Employee Only or Family health insurance coverage. See the top of page 2 for the current annual limits. HSA account owners aged 55 or older can make a “catch up” contribution of up to \$1,000 each year above the current annual limit.
- Q: How do I make contributions to a HSA?**
- A:** You can make pre-tax contributions, post-tax contributions, or a combination of the two as long as the combined total does not exceed the IRS annual limit. Pre-tax contributions are made through payroll deduction. Post-tax contributions are made by depositing directly into the HSA account. Post-tax contributions for a given year can be made up until the due date for your income tax return for that year; for most people, this is April 15 of the following calendar year.
- Q: How much of my HSA can I spend each year?**
- A:** The only spending limit is your account balance. You can only spend or withdraw up to the actual amount sitting in your account at that time. You do not lose any money that is not spent by the end of the year, however. Since all unused funds in an HSA automatically roll over from year to year, you can build up your available balance over time.
- Q: What can I spend HSA funds for?**
- A:** HSAs can be used to pay for any qualified healthcare expense as defined by the IRS. This includes doctor and nurse visits, prescriptions, lab tests, hospitalization, physical therapy, mental health care, eyeglasses and contacts, dental care, and much more; see the listing of common eligible and ineligible expenses on page 4. To be eligible for payment from an HSA, the expense must be incurred on or after the date the HSA account was opened. HSA funds can also be used for certain health insurance premiums, such as COBRA and TEFRA.
- Q: Can I spend HSA funds on family members not covered by my health insurance plan?**
- A:** As long as a person is listed on your Federal income tax return as a joint filer or dependent, your HSA can be used to pay for their qualified expenses. This applies even if they are covered by a separate insurance plan that is not an HDHP or not covered by any health insurance plan at all.
- Q: How do I access my HSA funds?**
- A:** You will receive an HSA debit card that is linked to your HSA account. This is a limited-purpose Mastercard® that is coded for medical providers only. Having the debit card lets you cover qualified expenses without first having to pay out-of-pocket and then wait for reimbursement. Although you have the option of setting a PIN for your card, a PIN is not necessary; to pay an expense, just swipe your debit card as you would a regular credit card. If your medical provider does not accept cards, or for any reason you did not use your card to pay an eligible expense, you can submit a claim for reimbursement (also known as a “request for distribution”).

Health Savings Account (HSA) FAQs

Q: What exactly happens in my HSA account when I swipe my HSA debit card?

A: As soon as the card transaction is authorized through the Mastercard® network, your account's "purse value" (the amount of money available to spend) is reduced by the transaction amount. If signed up for mobile alerts, you will receive one within moments through the mobile app that confirms the transaction and shows your reduced available balance. You will also be able to see the pending card transaction and balance reduction in your account (online or mobile app).

Q: What if there is not enough money in my HSA when I swipe the card to pay an expense?

A: If the transaction exceeds your available balance (purse value), usually it will be declined. Some merchants can accept "split tender," which means their system is able to charge your card only for the portion of the total due that equals your available balance and then ask for a different form of payment to cover the remainder.

Q: Are there any transaction limits on my debit card?

A: Both the per-transaction limit and the maximum combined daily transaction limit for your debit card is \$5,000, even if you have more available in your HSA account.

Q: Do I have to keep up with receipts?

A: Although the IRS does not require HSA account holders to

submit receipts to use their debit card or to get reimbursed for an out-of-pocket expense, it is a good idea to keep receipts in case of future need. Through your online account, you have access to the ClaimsVault®, a patented "electronic shoebox" that lets you store electronic copies of receipts in your account. In addition to receipts for expenses you have paid, you can also store receipts for expenses that you haven't claimed yet but may want to claim once your account balance grows larger.

Q: I'm going to be eligible for Medicare later this year. Can I still have an HSA account?

A: If any part of Medicare is elected, you cannot open a new HSA account or contribute any more money to an existing HSA account after your Medicare effective date. You can however continue to use any funds remaining in an existing HSA account.

Q: How can I check my account balance, card transactions, status of reimbursement claims, and so on?

A: You have account access 24 hours a day through your online employee portal and through the mobile app. To register and log in for the first time, refer to the welcome email that your benefits administrator will send after enrollment.

Q: What if I still need help after looking at my account?

A: Contact DataPath Administrative Services at (877) 685-0655 or email benefits@datapathadmin.com.

For a list of HSA-eligible expenses, see Page 4.



Eligible/Non-Eligible Expenses

HSA Eligible Health Care Expenses

Please note that we do not intend this list to be comprehensive tax advice. For more detailed information, please consult IRS Publication 502 or see your tax advisor. *If prescribed for a particular ailment or medical condition; provider letter required.

Acupuncture	Eye examinations and eyeglasses	Physical exams
Alcoholism treatment	Home health and/or hospice care	Physical therapy
Allergy shots and testing	Hospital services	Psychiatric care (<i>psychologists, psychotherapists</i>)
Ambulance (<i>ground or air</i>)	Insulin	Radial keratotomy
Artificial limbs	Laboratory fees	Schools (<i>special, relief, or handicapped</i>)
Blind services and equipment	LASIK eye surgery	Sexual dysfunction treatment
Car controls for handicapped*	Medical alert (<i>bracelet, necklace</i>)	Smoking cessation programs
Chiropractor services	Medical monitoring and testing devices*	Surgical fees
Coinsurance and deductibles	Nursing services	Television or telephone for the hearing impaired
Contact lenses	Obstetrical expenses	Therapy treatments*
Crutches, wheelchairs, walkers	Occlusal guards	Transportation (<i>essentially and primarily for medical care; limits apply</i>)
Dental treatment	Operations and surgeries (legal)	Vaccinations
Dentures	Optometrists	Vitamins*
Diagnostic tests	Orthodontia	Weight loss programs*
Doctor's fees	Orthopedic services	X-rays
Drug addiction treatment & facilities	Osteopaths	
Drugs (<i>prescription</i>)	Oxygen/oxygen equipment	

Important Notice About Over-the-Counter (OTC) Medications

OTC medications require a doctor's prescription to be eligible for HSA reimbursement. For that reason, OTC medications cannot be purchased using your benefits debit card unless dispensed by a pharmacy the same as a standard prescription (with an Rx number). If a manual claim is submitted for purchase of an OTC medication, both a copy of the prescription and the purchase receipt must be included to receive reimbursement.

Non-medicated OTC products (diabetes test strips, saline solution, bandages, etc.) do not require a prescription. You can use either your debit card to purchase these items or submit the purchase receipt for reimbursement.

HSA Eligible OTC Medications and Products

COPY OF PRESCRIPTION AS WELL AS DETAILED RECEIPT REQUIRED FOR REIMBURSEMENT:

Acne medications & treatments
Allergy & sinus, cold, flu & cough remedies
Antacids & acid controllers
Antibiotic & antiseptic sprays, creams & ointments
Anti-diarrheals
Anti-fungals
Anti-gas & stomach remedies
Anti-itch & insect bite remedies
Anti-parasitics
Digestive aids
Baby care (*diaper rash ointments, teething gel, rehydration fluids, etc.*)

Contraceptives (*condoms, gels, foams, suppositories, etc.*)
Eczema & psoriasis remedies
Eye drops, ear drops, nasal sprays
First aid kits
Hemorrhoidal preparations
Hydrogen peroxide, rubbing alcohol
Laxatives
Medicated bandaids & dressings
Motion sickness remedies
Nicotine patches and medications, smoking cessation aids
Pain relievers (*aspirin, ibuprofen, acetaminophen, naproxen, etc.*)
Sleep aids & sedatives
Wart removal remedies, corn patches

ELIGIBLE FOR REIMBURSEMENT WITH DETAILED RECEIPT ONLY (NO PRESCRIPTION REQUIRED):

Breast pumps for nursing mothers
Braces & supports
Contact lens solution
CPAP equipment & supplies
OTC varieties of Insulin
Diabetic testing supplies/equipment
Durable medical equipment (*power chairs, walkers, wheelchairs, etc.*)
Home diagnostic (*pregnancy tests, ovulation kits, thermometers, blood pressure monitors, etc.*)
Non-medicated bandaids
Reading glasses
All OTC items listed are examples.

These items are commonly mistaken as eligible but do not meet the requirements

Cosmetic surgery and procedures
Cosmetic dental procedures

Health programs, health clubs and gyms
Insurance premiums

Teeth whitening
Vitamins and supplements without a prescription

Welcome to Mobile Summit

Benefits at Your Fingertips

Access your employee benefits account information on your mobile device with the Mobile Summit app for Apple and Android.

What You Can Do with Mobile Summit

- ✓ **View Accounts** – Access detailed balance and account information, including alerts.
- ✓ **Card Activity** – Review transaction information, including whether receipts are needed.
- ✓ **SnapClaim™** – Our integrated SnapClaim technology allows claims filing using your smartphone or mobile device! Just open a claim using the app, fill in some details onscreen, take a photo of the receipt with your smartphone camera, and upload. Claims filing couldn't be easier!



Locating and Loading the Mobile Summit App



Search for “Mobile Summit” on the App Store for Apple products or in the Google Play Store for Android products, and load as you would any other app.

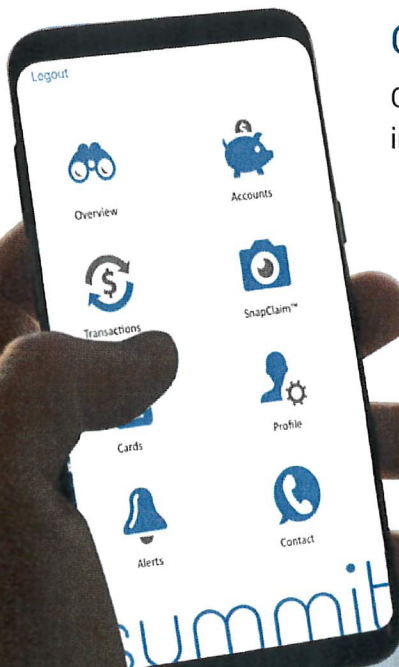
Logging in

Mobile Summit uses the same login credentials as the online participant portal. Once you have registered online, log in to Mobile Summit using the same username, password, and TPA code.* After logging in to the app, you will be on the home page which lists your navigation options.

**Our TPA code is 10. If you do not remember that code, you can enter our web address for the Summit participant portal: www.datapathadmin.summitfor.me*

Getting Help

Click the Contact icon at the bottom of the home page to access contact information for your administrator, who will be able to provide assistance.



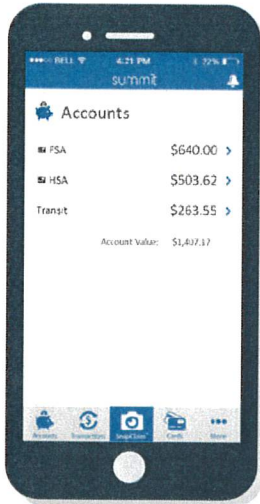
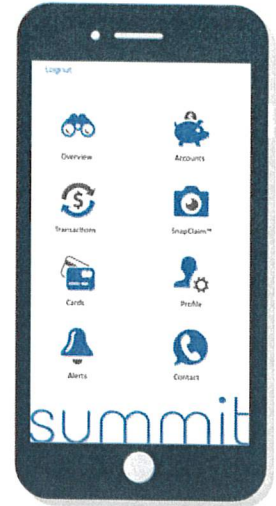
summit Mobile Quick Start Guide

Logging In

Open the Mobile Summit app. Use the same username and password to log in that you use to log in to the full Summit portal online.

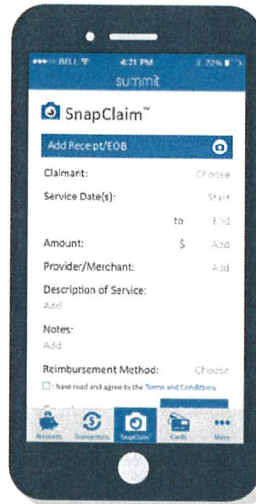
What You Can Do with Mobile Summit

Once you log in, the home page displays on the screen. Tap the icons to access the available features:



Accounts –

View a list of all your accounts (FSA, HRA, HSA, Transit) and available funds. Select an account to view Annual Elections, Reimbursements, Available Balance, and Contributions. You may even access the transaction history from the account screen. Dependents who are linked to the account are listed.



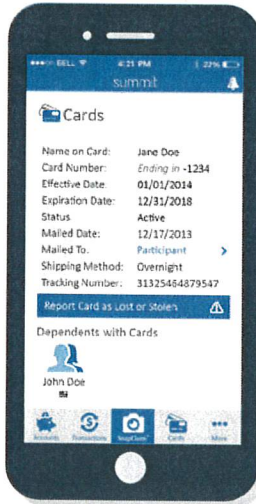
SnapClaim™ –

SnapClaim is a quick, convenient, and secure way to file claims using your smartphone's camera. On the SnapClaim screen, enter claim information including Claimant, Service Dates, Amount, Provider/Merchant, and Reimbursement Method, then upload a photo of the receipt or EOB, and submit for processing.



Transactions –

Access a list of transactions across all accounts, sorted by date. Click on any transaction to view specific details. For any debit card transactions requiring receipts, click the +Receipts link to upload photos of the associated receipts or EOBs from your smartphone's camera.



Cards –

View card details, including Name on Card, Card Number, Expiration Date, and Status. You may also view dependents who hold cards. If your card is lost or stolen, you may report it through this screen.



Overview – View account balances, last claim received, and last card transaction amounts.



Profile – Access your profile and view information. You may edit information from this screen.



Alerts – View all alerts for your accounts and cards.



DataPath Administrative Services, Inc.
1601 Westpark Dr., Ste. 6
Little Rock, AR 72204
877-685-0655 | datapathadmin.com