



Health Savings Accounts

**HSA**

**Member Guide**



# Health Savings Accounts (HSA)



## HSA Overview

Thank you for enrolling into London Health’s Health Savings Account (HSA) program. Your HSA is a health care solution that helps you control health care costs in the short-term through lower health premiums and tax savings. Your HSA also allows you to plan for future health care expenses through an interest-earning savings account and investment vehicles. HSA plans are very different from traditional health plans. HSA plans have two key components:

### High Deductible Health Plan (HDHP): YOUR HEALTH

- ✓ Health insurance plan that has a higher member out-of-pocket responsibility, called a deductible, before insurance carrier begins paying towards your medical expenses.
- ✓ Although your health plan’s deductible is higher, your premiums will be generally lower to help you afford the potential higher out-of-pocket expense.
- ✓ The health plan covers all the same services as a traditional health plan such as hospitalization, office visits, labs and prescriptions.

### Bank Account (HSA): YOUR WEALTH

- ✓ Savings account funded with pre-tax dollars that helps you pay for your qualified health care expenses.
- ✓ Qualified health care expenses include services applied toward your deductible as well as other health care necessities incurred by you and your tax dependents such as dental and vision expenses.
- ✓ HSA is an FDIC-insured interest bearing bank account.
- ✓ Funds in the pre-tax bank account rollover from year to year.
- ✓ Funds can be invested to plan for long-term health care needs.



## HSA Payment Options

### DEBIT CARD



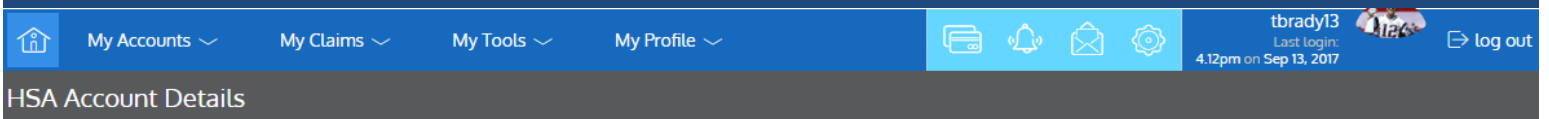
- ❖ Swipe at point of service
- ❖ Use # to pay online
- ❖ State # on invoice and return to provider

### MOBILE APPLICATION



- ❖ Click **MENU** button in upper left of app
- ❖ Click **BILL PAY** icon within top tool bar

### DESKTOP MEMBER PORTAL



#### Health Savings Account - HSA



- ❖ Click HSA plan within home dashboard
- ❖ Click **BILL PAY** icon along top tool bar



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## Member Portal – Initial Login Instructions

Below are the steps to setup your member portal username and password. If you have any questions please call London's customer care center at 401-435-4700, option #3.

- 1 Go to [LONDONHEALTHUSA.COM](http://LONDONHEALTHUSA.COM), click **MEMBER PORTAL**, and click **REGISTER**



- 2 Complete the registration page:

	Username *	<input type="text"/>
	Password *	<input type="password"/>
	Password Strength	
	Confirm Password *	<input type="password"/>
	First Name *	<input type="text"/>
	Initial	<input type="text"/>
	Last Name *	<input type="text"/>
	Email *	<input type="text"/>
	Employee ID *	Your social security # with no dashes
	Registration ID *	Employer ID
		Call London for your Employer ID

- 3 When finished click **NEXT**.
- 4 After you have successfully registered your login credentials, you will be asked to setup additional security information. When completed you will be directed to your account portal.
- 5 For future visits, go to [LONDONHEALTHUSA.COM](http://LONDONHEALTHUSA.COM), click **MEMBER PORTAL**, then click **LOGIN** and enter your username and password.



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## Member Portal – Navigation Instructions – View Account Activity

Below highlights key features within your member portal. If you have any questions please call London's customer care center at 401-435-4700, option #3.

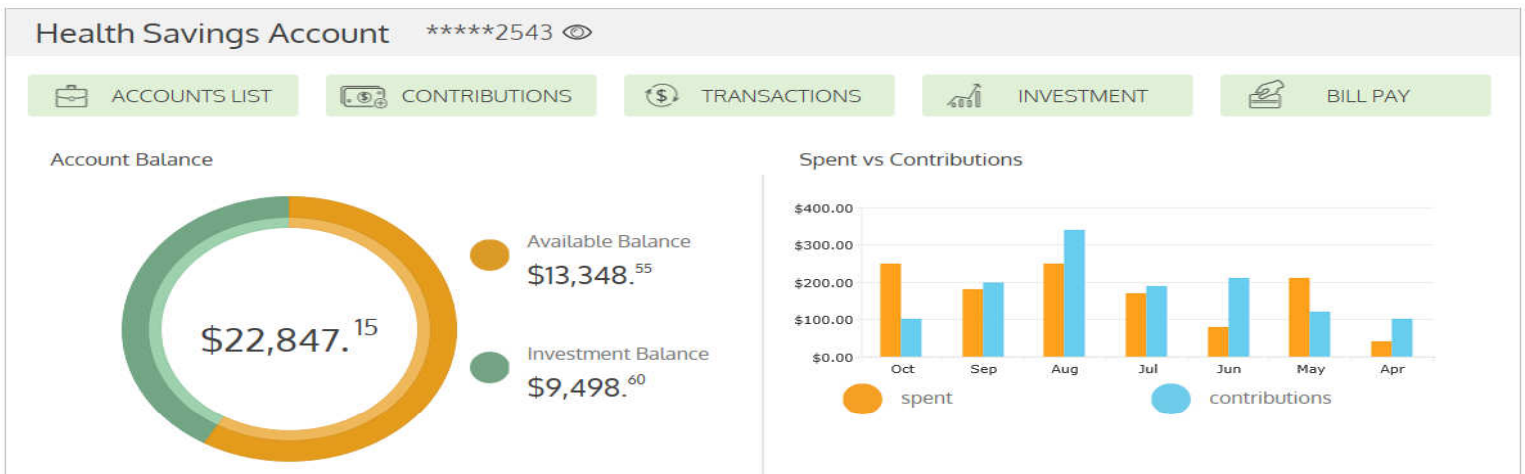
London Health Administrators Health Care Saving Solutions

401-435-4700, Option #3  
customerservice@londonhealthusa.com

My Accounts ▾ My Claims ▾ My Tools ▾ My Profile ▾

tbrady13 Last login: 6:14pm on Sep 11, 2017 log out

Account Details



### PORTAL OUTLINE

- 1 MY ACCOUNTS:** view your account management tools.
- 2 MY CLAIMS:** view your transaction history, submit receipts and pay bills online.
- 3 MY TOOLS:** provides helpful consumer educational resources to help you maximize your spending account such tax savings calculators, health care financial planning, wellness tools and important plan documents
- 4 MY PROFILE:** provides tools that allow you to customize your account.

### KEY FEATURES

- 1 INVESTMENTS:** The investment allows you to invest tax-free funds in interest earning vehicles like mutual funds. To begin, click the HSA icon in the portal's dashboard and then click the **INVESTMENT** icon. Please note, the investment provider, UMB Wealth Services, charges \$2.50 per month to service the account.
- 2 E STATEMENT:** To opt-in for e-statements and avoid the \$1.25 per month paper statement fee, select the HSA icon in the portal's dashboard and click **STATEMENTS** towards the top of the screen.
- 3 E-CLAIMS:** To have your insurance carrier upload your claims to the portal to allow you to pay the claims electronically with your HSA please see instructions on page 5.





# Health Savings Accounts (HSA)



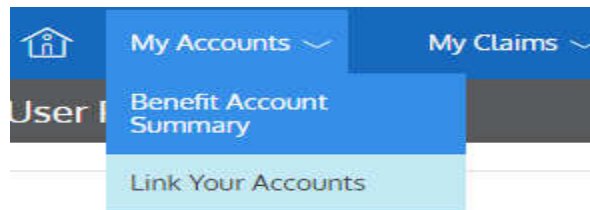
## Link Your Health Plan to Your HSA Plan

London Health is able to integrate your health plan expenses to your HSA plan through our eClaims Manager. The eClaims Manager acts as a claim queue and allows you to efficiently manage your health plan out of pocket expenses and promptly pay your bills with your HSA funds directly through London's portal. In order to activate the eClaims Manager and link your health plan with your HSA, please follow the instructions below.

### Before linking your insurance account, please make sure you have:

- ✓The name of your health insurance company, including the state.
- ✓The username + password you use to login to the insurance company website for all the insured members.

- 1 Login to London Health's member portal, click MY ACCOUNTS tab, click **LINK YOUR ACCOUNTS**, click **LINKED ACCOUNTS** and then click **CONNECT A PLAN NOW**:



- 2 Identify your insurance carrier:

**Step 1 : Select Insurance Carrier**

Enter your insurance carrier's name:

Example: United Health Care



**Step 2 : Connect with United Health Care**

UnitedHealthcare

Visit Homepage Registration Password Help

Username  
for your United Health Care account

Password  
for your United Health Care account

Enter the username + password (case sensitive) you use to login to your insurance company website and then click **CONNECT**. Please note, you will have to link covered dependents separately.

- 3 Depending on the insurance carrier (i.e. United Healthcare) you may also have to enter a security code. After you complete STEP #2 stated above, all you have to do is select how you want to receive the code (i.e. email, text, etc) and then enter it in the specified data field within the eClaims Manager online tool:

**Email me**

Primary: re\*\*cs@gmail.com

Alternate: br\*\*\*sn@yahoo.com



**Enter the security code received**



When you click **NEXT** your account will begin to link to your carrier.