



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 Process

### Debit Card:

- ❖ At facility show your Insurance Carrier ID Card.
- ❖ If billed at point of service, member swipes London Health debit card to pay bill. For example, if you are at the pharmacy, you can use your London Health debit card to pay for the prescriptions at the point of service.
- ❖ If bill is mailed, member can call provider to process debit card or state debit card # on bill and mail it back to provider.


### Checkbook:

- ❖ Show your Insurance Carrier ID card to provider who verifies deductible amount with your insurance carrier.
- ❖ If billed at point of service, member writes check from HSA bank account.
- ❖ If bill is mailed, member writes check from HSA bank account and mails to provider.

### eClaims Manager: (please note, in order to use this tool you must link your health plan with your HSA by following instructions on page 5)

- ❖ Login to London Health's member portal and click **ECLAIMS MANAGER**.
- ❖ The eClaims Manager will display the claims uploaded by your insurance carrier that can be paid with your HSA funds.

Action	Date of Service	Provider	Description	My Responsibility	Paid non-Reimbursable	Reimbursed From My Accounts	My Remaining Responsibility
  	3/15/2014	ABC Hospital	Claim uploaded by insuran...	\$250.00	\$0.00	\$0.00	\$250.00 
  	2/15/2014	Dr. Smith Associates	Claim uploaded by insuran...	\$500.00	\$0.00	\$0.00	\$500.00 
  	1/15/2014	City Medical Testing	Claim uploaded by insuran...	\$300.00	\$0.00	\$0.00	\$300.00 

- ❖ When you are ready to pay a claim, click  symbol and you will be directed to the online bill pay option.
- ❖ Complete necessary data fields within the online claim form and click submit to send payment to your provider.



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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 [WWW.MYWEALTHCAREONLINE.COM/LONDONHEALTH](http://WWW.MYWEALTHCAREONLINE.COM/LONDONHEALTH), click **REGISTER** in right corner.

**2** Complete the registration page:

User Name:

Password:

Confirm Password:

First Name:

Last Name:

Email Address:

Employee ID

Registration ID  Employer ID

Accept Terms of Use  [View Terms of Use](#)

For security purposes, please call London Health at 401-435-4700, option #3 to receive your Employee and Employer ID #

**3** When finished click **REGISTER**.

**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 [WWW.MYWEALTHCAREONLINE.COM/LONDONHEALTH](http://WWW.MYWEALTHCAREONLINE.COM/LONDONHEALTH), 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.

The screenshot shows the member portal interface. At the top, there is a navigation bar with tabs: Home, My Accounts, Debit Card, eClaims Manager, Resources, Enrollment, Communications, My Profile, and a search icon. Below the navigation bar, the page title is "Benefit Account Summary". There are two dropdown menus: "Plan Year" set to "Current" and "Select Account" set to "All". Below these, there is a section titled "Health Reimbursement - CENTRALR". A table displays account data for the plan year 07/01/2014 - 06/30/2015. The table has columns for Plan Year, Annual Election, Total Contributions, Additional Deposits, Payments, Balance, and Details. The data row shows: Plan Year: 07/01/2014 - 06/30/2015, Annual Election: \$2,400.00, Total Contributions: \$0.00, Additional Deposits: \$0.00, Payments: \$0.00, Balance: \$2,400.00, and a "View Details" button.

Plan Year	Annual Election	Total Contributions	Additional Deposits	Payments	Balance	Details
07/01/2014 - 06/30/2015	\$2,400.00	\$0.00	\$0.00	\$0.00	\$2,400.00	<a href="#">View Details</a>

**1 MY ACCOUNTS:** The MY ACCOUNTS tab lists data associated with account and payment activity. Options include BENEFIT ACCOUNT SUMMARY, BENEFIT ACCOUNT DETAILS, TRANSACTION HISTORY, PENDING CLAIMS, REIMBURSEMENT REQUEST, REIMBURSEMENT SETTINGS, CLAIMS CROSSOVER PREFERENCES, PAY PROVIDER PREFERENCE. Please note the following account types that may be applicable to you:

- Account Type "DTR" = *Deductible Tracking Record (member's responsibility of the HRA)*
- Account Type "HRX" or "HRA" = *Health Reimbursement Arrangement*
- Account Type "FSA" = *Health Care Flexible Spending Account*
- Account Type "DCA" = *Dependent Care Flexible Spending Account*
- Account Type "TRN" = *Transportation Flexible Spending Account*
- Account Type "PKG" = *Parking Flexible Spending Account*
- Account Type "HSB" or "TBB" = *Health Savings Account*

**2 MY PROFILE:** The MY PROFILE tab displays your demographic information and **MOBILE APPLICATION REGISTRATION INSTRUCTIONS.**

**3 ECLAIMS MANAGER:** Post claims uploaded by your insurance carrier and allows you to pay the claims with the funds in your account to your provider directly online.

**4 MY EXPENSES:** The My Expenses tab provides you the ability to track medical, dental, vision and prescription expenses.

**5 COMMUNICATIONS:** Within the COMMUNICATIONS tab you will be able to view ANNOUNCEMENTS, COMMUNICATION PREFERENCES and CONTACT INFORMATION.

**6 MY HSA - FOR HSA ENROLLEES ONLY:** The MY HSA tab provides account management and banking features. Tools within the tab include HSA SUMMARY, TRANSACTION ACTIVITY, FUND MY HSA, MAKE A PAYMENT, STATEMENTS AND INVESTMENT SUMMARY.





# 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 [WWW.MYWEALTHCAREONLINE.COM/LONDONHEALTH](http://WWW.MYWEALTHCAREONLINE.COM/LONDONHEALTH), click the **ECLAIMS MANAGER** tab, click **GO TO PREMIUM ECLAIMS MANAGER**, click **LINKED ACCOUNTS** and then click **LINK INSURANCE ACCOUNT**:



**2** Identify your insurance carrier:

**Link Insurance Account**

**1 Enter your insurance company name**  
as it shows up on the insurance card

**2 Insurance company state**  
usually printed on the back of the insurance card

By linking your insurance account you agree to the [Terms of Use](#)

Cancel **NEXT**

Enter your insurance carrier's name and state. Then click **NEXT**.

**1 Username**  
for your Anthem account

**2 Password**  
for your Anthem account

Go Back **LINK INSURANCE** **3**

**4** Forgot your Anthem username and password?  
**5** Create an account with Anthem.

Enter the username + password (case sensitive) you use to login to your insurance company website and then click **LINK INSURANCE**. 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 **Send Code**

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

**Enter the security code received**

Go Back **NEXT**

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