

HEALTHY DOLLARS

Bellavance Trucking, Inc

1/1/20 - 12/31/20

Welcome to your Healthy Dollars Benefit Card. This letter includes your funding amounts, eligible expenses, tips on using the card 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).

Health Reimbursement Account (HRA)

	Single Plan	2-Person Plan	Family Plan
HRA Funding	\$1,000	\$2,000	\$2,000
Employee Responsibility	\$2,000	\$4,000	\$4,000
HRA2 Funding/Catastrophic	\$3,900	\$7,800	\$7,800

- **HRA Eligible Expenses** Medical Deductible
- **Accessing your HRA**
 - Healthy Dollars will issue a debit Mastercard to use for your initial HRA Funding of \$1,000/\$2,000
- **Accessing your HRA2/Catastrophic**
 - When you have met your out of pocket responsibility, you must submit your most recent EOB and proof of payment to Healthy Dollars to access the catastrophic funds.
 - All HRA2/Catastrophic claims need to be submitted manually with a claim form to Healthy Dollars
- **Pro-Rated** - No
- **Eligibility**
 - Employees working 30+ hours per week are eligible on the 1st of the month following a 60-day waiting period.
 - Employees and eligible dependents must be enrolled in the company sponsored health plan to access HRA funds.
- **Plan Termination:** Date of Termination - Employees have 3 months from the last day of the month of insurance eligibility to submit claims for payment or reimbursement.

Flexible Spending Account (FSA)

- Contribution limit \$2,750 (per employee).
- Payroll: Weekly
- \$500 of unused funds will roll into your next plan year's account.
- Go to <http://healthydollarsinc.com/fsa-extras/> a full list of eligible expenses.
- **Eligibility**
 - Employees working 30+ hours per week are eligible on the 1st of the month following a 60 day waiting period.
- **Plan Termination:** Date of Termination - Employees have 3 months from the last day of the month of insurance eligibility to submit claims for payment or reimbursement.

HEALTHY DOLLARS

Dependent Care Account (DCA)

- Contribution limit \$5,000 (per family).
- Payroll: Weekly
- Funds are available as they are withdrawn from your paycheck and expenses incurred.
- Daycare, after-school care, summer camps, adult daycare.
- Continual reimbursement 2 business days after payroll available if you are using a consistent provider, such as a daycare or preschool. Please note, summer & vacation camps may not be reimbursed until the camp dates have happened.
- **Eligibility**
 - Employees working 30+ hours per week are eligible on the 1st of the month following a 30 day waiting period.
- **Plan Termination:** Date of Termination - Employees have 3 months from the last day of the month of insurance 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 Cigna 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.
- You do not need a PIN to use your HD card.
- Set up an account online or through the mobile app to check balances and view transactions.