

# Connected Care HDHP Using the Extra Bucks Account Overview

If you are currently enrolled in the Anthem Blue Cross High Deductible Health Plan (HDHP) and you enroll in the Connected Care High Deductible Health Plan for 2016, any unused Extra Bucks dollars will be transferred. The transfer will occur by **May 1, 2017**.

If you are currently enrolled in the Connected Care HDHP and have an Extra Bucks Account, your funds will continue to be available for you to submit claims for reimbursement for qualified expenses.

## Qualified Extra Bucks Expenses

You can now use your Extra Bucks to cover a broad list of qualified expenses. The type of expenses will determine when, either before or after you have met your deductible, you may be reimbursed from your Extra Bucks account.

You can use your Extra Bucks on your out of pocket:

**Before** you reach your deductible:

- Vision Expenses
- Dental Expenses

Examples of **before** expenses include vision expenses such as a second pair of glasses and dental expenses such as qualified orthodontia expenses not covered by your Dental plan.

**After** you have reached your deductible:

- Medical Expenses (e.g. your coinsurance expenses)
- Vision Expenses
- Dental Expenses

## Frequently Asked Questions

**1. I am in the HDHP; can I use Extra Bucks toward my deductible?** No, the Extra Bucks Account is limited due to IRS rules. An individual covered by an HDHP is not eligible to contribute to an HSA if they have any other non-HDHP coverage, with limited exceptions. The Extra Bucks account is structured to meet the limited exceptions allowed by the IRS.

**2. How do I get my expenses reimbursed from my Extra bucks account?** You will submit a claim for your qualified expenses to your health plan administrator (e.g., Connected Care) for reimbursement. For specific information on how to submit a claim contact your health plan administrator or visit the Connected Care website at [www.presintel.org/](http://www.presintel.org/).

**3. When do I use my HSA vs. my Extra Bucks?** It is most advantageous to use your Extra Bucks first, when allowable, to pay for your qualified out-of-pocket expenses, but the choice on which account to use is yours.

**5. Where can I find a list of qualified reimbursable expenses?** See the list of Extra Bucks Spending Account Eligible Expenses below.

## Pre-Deductible Eligible Expenses

Eligible - Pre-Deductible Expenses	Additional Information
Contact Lenses- including cases and enzyme cleaners	
Dental coinsurance – amounts not covered by your or your spouse's dental plans	
Dental copayments	
Dental deductibles – deductibles under your or your spouse's dental plans.	
Dental expenses – includes fees for x-rays, fillings, braces, extractions, crowns, and orthodontia	
Dental implants – fees for insertion of artificial tooth, bone grafting, and follow up care	
Dental reasonable/customary – amounts not paid by a dental plan that exceed R&C amts.	
Dentures	
Eye examinations	
Eye surgery- surgery to correct defective vision	
Eyeglass tinting and coating	
Eyeglasses- Costs include prescription glasses and nonprescription reading glasses	
Fluoride treatment – costs include installation and monthly rental charges of a home fluoride water unit when recommended by a dentist	Products for general health or cosmetic purposes are not eligible.
Lasik surgery	
Orthodontic fees- Orthodontic fees paid in a lump sum and in monthly installments	
Reading glasses – nonprescription reading glasses	
Vision coinsurance – Amounts not covered by your or your spouse's vision plans.	
Vision copayments	
Vision deductibles- deductibles under your or your spouse's vision plans.	
Vision expense – costs not covered by a vision plan	
Vision reasonable/customary- amounts not paid by a vision plan that exceed reasonable and customary limits.	

## Post-Deductible Coinsurance Eligible Expenses

Eligible - Post-Deductible Coinsurance Expenses	Additional Information
Abortion	
Acupuncture- Treatment for medical condition	

Eligible - Post-Deductible Coinsurance Expenses	Additional Information
Alcohol or drug addiction- Payments to a treatment center for alcohol or drug addiction, including meals and lodging	
Allergy testing and shots	
Ambulance service	
Arch support- Supportive foot products prescribed by a doctor to treat a medical condition	
Artificial limbs	
Birth control pill- Prescribed birth control pills	
Birth control products – Over the counter items such as home pregnancy tests, condoms, and ovulation monitors. Prescribed devices such as diaphragms, IUD's and Norplant.	
Blood donation – Costs associated with blood donation, including self-administered blood donations, storage fees, and processing fees.	
Blood pressure monitors – Costs include electronic monitors and replacement blood pressure cuffs.	
Body scans	
Breast pumps – pump prescribed by a doctor for a medical reason	
Chelation therapy- Therapy used to treat a medical condition, such as lead poisoning	
Childbirth classes – Classes necessary to reduce pain during labor and delivery.	
Chiropractor – Treatment for a medical condition	
Christian Science practitioner – Expenses paid to a practitioner for medical care	
Diabetic suppliers	
Crutches	
Erectile dysfunctional – Prescription medication to treat a medical condition.	
Genetic testing- the analysis of an individual's DNA to gather information about an individual's ancestry, likelihood of passing along inherited health conditions, likely response to commonly prescribed medications, and genetic predisposition to a range of health conditions.	
Health care supplies – band aids, gauze, elastic wraps and bandages, braces and supports	
Hearing aids	
Hearing coinsurance- amounts not covered by your or your spouse's hearing plans.	
Hearing copayments	
Hearing deductibles	
Hearing expenses- costs include examinations and hearing aid batteries	
Hearing reasonable/customary—amounts not paid by a hearing plan that exceed reasonable and customary limits	
Hearing-impaired phone tools- telephone equipment that allows a hearing-impaired person to communicate over a regular telephone	

Eligible - Post-Deductible Coinsurance Expenses	Additional Information
Hearing-impaired TV equipment- equipment that displays the audio part of television programs as subtitles for a hearing-impaired person.	
Hospital care- Inpatient care, including the cost of a private room	Fees for personal convenience items, such as a television, telephone, and concierge services are not eligible
Hypnosis- Hypnosis prescribed by a doctor for medical reasons	
Immunizations	
Infertility- treatments for infertility, including artificial insemination, invivo or in-vitro fertilization, embryo placement, egg and sperm storage, and ovulation monitors	
Laboratory and x ray fees	
Language training- training for a child with dyslexia or other learning disabilities. Fees for regular schooling aren't eligible	
Flu shots	
Legal fees- fees paid to authorize treatment for mental illness, excluding guardianship or estate management fees	
Mastectomy- related products – examples include breast prosthesis and specialty bras.	
Maternity care – service and supplies from doctors, midwives, clinics, hospitals, and laboratories	3D and 4D ultrasounds are not eligible
Medic alert identifications- bracelet or necklace prescribed by a doctor in connection with treating a medical condition	
Medical coinsurance – amounts not covered by your medical plans	
Medical conference – admission and transportation costs	
Medical equipment – cost to buy or rent durable equipment prescribed by a medical practitioner to alleviate or treat a medical condition. Includes medical beds, nebulizers, and sleep therapy devices.	
Medical information- Amounts paid to a medical information plan for storage and retrieval of medical information.	
Medical reasonable/customary- amounts not paid by a medical plan that exceed reasonable and customary limits	
Medical services – services provided by doctors, surgeons, specialists or other medical practitioners.	
Medical suppliers- Over-the-counter items such as bandages, thermometers, and heating pads.	
Mental health – includes psychoanalysis or amounts paid to a psychiatrist, psychologist, hospital, clinic, or mental health facility for medical care	
Nursing or retirement home fee- Fees for medical services. Example include fees for doctors, therapists, and other medical practitioners.	
Nursing services – wages and other amounts paid for nursing services to a patient at home or in a facility, such as a nursing home or rehabilitation center	Home health care and private duty nursing are eligible. Fees for personal and household services are not eligible.

Eligible - Post-Deductible Coinsurance Expenses	Additional Information
Occupational therapy – therapy received as medical treatment	
Organ donor- surgical, hospital, laboratory, and transportation expenses for an organ donor, if you paid the donor's expenses.	
Oxygen or oxygen equipment – Costs for rental or purchased equipment to relieve breathing problems caused by a medical condition.	
Physical examinations- Routine physical examinations and related charges.	
Physical therapy- therapy prescribed by a doctor as treatment for a medical condition.	
Prenatal vitamins- Vitamins prescribed by a doctor for use during pregnancy	
Prescription drugs- Exceptions may apply to drugs prescribed for cosmetic or general health purposes	
Prosthetics	
Psychiatric care – medical costs for psychiatric care	
Psychiatric expenses- Includes psychoanalysis or amounts paid to a psychologist for medical care	
Sales taxes- sales and service taxes on eligible medical care or products	
Saline solution – including solutions for eyes, ears, and nose.	
Speech therapy- Speech therapy costs when prescribed as treatment for a specific medical condition (such as autism, dyslexia, developmental delays, and rehabilitation)	
Sterilization – Costs of sterilization (vasectomy or tubal ligation) and reversal of sterilization operations)	
Stop-smoking program- prescription drugs and medical services to stop smoking.	
Taxes – Social security and Medicare taxes paid for a nurse, attendant, or other person who provides medical care.	
UVR treatments – Ultraviolet radiation treatments recommended by a doctor for a medical condition, such as chronic psoriasis	
Vaccinations- Amounts paid for vaccination or immunizations against disease.	
Wheelchair	
Work related medical expenses- costs for an accident or illness not covered by workers' compensation or another medical plan.	
Acne products- products specifically marketed for and used to treat acne	You must provide a prescription from a licensed health care professional. Products for general health purposes aren't eligible.
Advance payments- nonrefundable advance payments to a private institution for lifetime care, treatment and training of a physically or mentally impaired dependent after the death or disability of a legal guardian	You must provide a statement of medical necessity from a licensed health care professional documenting the disability or mental impairment
Allergy prevention products- Products purchased or used to alleviate allergies, such as a pillow, mattress, or vacuum	You must provide a statement of medical necessity from a licensed health care professional documenting the diagnosed allergy and that the product will help alleviate symptoms.

Eligible - Post-Deductible Coinsurance Expenses	Additional Information
Automobile modifications – Modifications include special hand controls and other equipment installed in an automobile for a person with a disability	You must provide a statement of medical necessity from a licensed health care professional documenting the disability.
Birth control products – over the counter items such as gels and foams	You must provide a prescription from a licensed health care professional. Products for general health purposes aren't eligible.
Braille books and magazines- costs are limited to those that exceed regular printed editions.	You must provide a receipt or advertisement with the price of the regular printed version of the book or magazine and a receipt of the Braille material
Cosmetic services and products- those necessary to improve a deformity related to a congenital abnormality or an injury resulting from an accident, trauma or disfiguring disease	You must provide a statement of medical necessity from a licensed health care professional documenting the deformity, disfigurement or injury.
Dietician services—fees paid to a dietician when referred by a doctor for treatment of a medical condition	You must provide a statement of medical necessity from a licensed health care professional describing the medical condition
Disability construction costs – include constructing entrance or exit ramps, adding handrails or modifying stairways at a personal residence	You must provide a statement of medical necessity from a licensed health care professional documenting the disability
Disability equipment – equipment installed in the home or car for use by a disabled employee or dependent.	You must provide a statement of medical necessity from a licensed health care professional documenting the disability
Ear wax removal materials- kits and ear drops prescribed by a doctor for a medical condition	You must provide a prescription from a licensed health care professional. Products for a general health purposes are not eligible.
Earplugs – plugs prescribed by a doctor for a medical condition.	You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the product prescribed, and the length of treatment. Products for general health purposes are not eligible.
Erectile dysfunction- nonprescription medication, herbal remedies, and nutritional supplements.	You must provide a prescription from a licensed health care professional. Products for general health purposes are not eligible.
Exercise equipment- Equipment prescribed by a doctor for the treatment of a medical condition	You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, such as a cardiac condition. Products for general health purposes are not eligible.

Eligible - Post-Deductible Coinsurance Expenses	Additional Information
<p>Food (prescribed) – Foods prescribed by a doctor to treat a medical condition. Examples are specialty baby formula and lactose-free foods.</p>	<p>You must provide a statement of medical necessity from a licensed health care professional describing the medical condition. You must also provide a receipt or advertisement with the process of the commonly available version of the food and a receipt for the prescribed food.</p>
<p>Future payments- Down payments or payments for services that have not been rendered or products not received.</p>	<p>Lump-sum payments for future orthodontia services are an eligible exception. Once the service is rendered, and itemized bill indicating the service date is required for the expenses to be eligible.</p>
<p>Health Club or YMCA dues- individual membership and personal trainer fees when prescribed by a doctor to treat a specific medical condition</p>	<p>You must provide a statement of medical necessity from a licensed health care professional prescribing the medical condition, the service or product prescribed and the length of treatment. Family memberships must be itemized to represent the portion for the individual requiring the membership or personal trainer. Fees for annual contracts may be submitted after all service has been received.</p>
<p>Herbal remedies- remedies prescribed by a doctor for a medical condition</p>	<p>You must provide a prescription from a licensed health care professional. Products for general health purposes are not eligible.</p>
<p>Human guide – Cost of a human guide to assist a physically, mentally, visually or hearing impaired person.</p>	<p>You must provide a statement of medical necessity from a licensed health care professional documenting the disability</p>
<p>Humidifiers- cost of portable units prescribed by a doctor for treatment of a medical condition</p>	<p>You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service or product prescribed, and the length of treatment. Services and products for general health purposes are not eligible.</p>
<p>Lodging- cost of lodging not provided in a hospital or similar institution while away from home if primarily for and essential to medical care (limited to \$50 per person per night)</p>	<p>The \$50 limit is only applicable to the patient and caregiver (\$100 max per night). You must provide a statement of medical necessity from a licensed health care professional documenting the medical condition.</p>



Eligible - Post-Deductible Coinsurance Expenses	Additional Information
<p>Massage therapy- therapy prescribed by a doctor to treat an injury or trauma</p>	<p>You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service or product prescribed, and the length of treatment. Services and products for general health purposes are not eligible.</p>
<p>Mattresses- Mattresses prescribed by a doctor to treat a medical condition</p>	<p>You must provide a statement of medical necessity from a licensed health care professional documenting that the mattress is necessary to treat a medical condition, injury or illness and isn't for general health purposes.</p>
<p>Medical alert programs- Expenses include installation of equipment and monthly monitoring fees.</p>	<p>You must provide a statement of medical necessity from a licensed health care professional documenting that the medical alert program is necessary to treat a medical condition, injury, or illness and isn't for general health purposes.</p>
<p>Mentally handicapped home- Costs of keeping a mentally handicapped person in a special home, as recommended by a psychiatrist, to help the person adjust from life in a mental hospital to community living.</p>	<p>You must provide a statement of medical necessity from a licensed health care professional documenting that the special home or facility is necessary to assist the person in adjusting from life in a mental hospital to community living.</p>
<p>Nursing services- wages and other amounts paid for nursing services to a patient at home or in a facility, such as a nursing home or rehabilitation center</p>	<p>You must provide a prescription from a licensed health care professional. Products for general health purposes are not eligible.</p>
<p>Orthopedic shoes and inserts- shoes and inserts prescribed by a doctor for a medical condition. Costs are limited to those that exceed the cost of regular footwear.</p>	<p>You must provide a statement of medical necessity from a licensed health care professional describing the medical condition. You must also provide a receipt or advertisement with the price of the commonly available version of the product.</p>
<p>Over the counter medicine- medications taken to relieve pain, colds, and medical conditions</p>	<p>You must provide a prescription from a licensed health care professional. Products for general health purposes are not eligible.</p>
<p>Pain relievers</p>	<p>You must provide a prescription from a licensed health care professional. Products for general health purposes aren't eligible.</p>
<p>Personal use items- Personal use item used to prevent or ease a physical or mental defect or illness. Costs are limited to those that exceed common versions of the product</p>	<p>You must provide a statement of medical necessity from a licensed health care professional describing the medical condition. You must also provide a receipt or advertisement with the price of the commonly available version of the product.</p>



Eligible - Post-Deductible Coinsurance Expenses	Additional Information
School payments for disabled- Expenses paid to an alternative school for a child with a severe learning disability if the main reason is using the school's resources to relieve the disability	You must provide a statement of medical necessity from a licensed health care professional documenting that the school is necessary to relieve the child's learning disability.
Service animals- Costs of obtaining and training a guide dog or other animal to provide assistance to a person with a disability	You must provide a statement of medical necessity from a licensed health care professional documenting the disability
Shipping – charges to ship an eligible medical product	The shipping charges must be related to an eligible product. You may be required to provide a statement of medical necessity from a licensed health care professional describing the medical condition, the product prescribed, and the length of treatment. Shipping related to products for general health purposes are not eligible.
Stop-smoking program – Over the counter products used to stop smoking	You must provide a prescription from a licensed health care professional. Products for general health purposes are not eligible.
Sunglasses- nonprescription sunglasses prescribed by an eye doctor for light sensitivity	You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the product prescribed, and the length of treatment. Products for general health purposes are not eligible.
Support hose- hose prescribed by a doctor for a medical condition.	The hosiery must be primarily manufactured and marketed for the relief of a medical condition. However, hosiery primarily marketed for fashion isn't eligible. You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the product described, and the length of treatment.
Transportation expenses – costs to receive medical care, including airfare, parking, tolls, taxis, rental cars, buses, gas for your car or mileage.	You must provide a statement of medical necessity from a doctor documenting the medical condition for any expense over \$100 if no diagnosis has been submitted previously. Transportation expenses solely related to obtaining a prescription or purchasing over the counter items are not eligible.
Tutoring – Tutoring fees, recommended by a doctor, for a child who has severe learning disabilities caused by a mental or physical impairment, including nervous system disorders	You must provide a statement of medical necessity from a licensed health care professional documenting the medical condition.

Eligible - Post-Deductible Coinsurance Expenses	Additional Information
Umbilical cord storage – costs to collect, freeze, and store umbilical cord blood only when a medical condition is present.	You must provide a statement of medical necessity from a licensed health care professional describing the medical condition. Fees for storing umbilical cords when no diagnosed medical condition is present are ineligible.
Varicose vein surgery – Expenses associated with the removal of varicose veins, when prescribed by a doctor for treatment of a medical	You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service or product prescribed, and the length of treatment. Services and products for general health or cosmetic purposes are not eligible.
Veneers – fees for veneers, when covered by an insurance plan or recommended by a dentist as the only course of treatment	You must provide a statement from a dentist indicating that the veneers are not for cosmetic or general health purposes and are the only suitable course of treatment.
Vitamins- If prescribed by a doctor to treat a diagnosed medical condition; not eligible if simply taken for general health purposes.	You must provide a prescription form a licensed health care professional. Products for general health purposes are not eligible.
Weight Loss – program prescribed by a doctor to treat a diagnosed medical condition.	Examples include medical costs and program fees for support groups and non-medically supervised programs such as Weight watchers, NutriSystem, and Medifast. Food is often a part of these programs, however, the fees associated with food aren't eligible. You must provide a statement of medical necessity from a licenses health care professional describing the medical condition, the service or product prescribed, and the length of treatment. Services or products for general health purposes are not eligible.
Wigs – Wigs purchased with a doctor's recommendation for the mental health of a patient who has lost all of his or her hair from disease.	You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the product prescribed, and the length of treatment. Products for cosmetic and general health purposes are not eligible.