



CONTACT

The DAKOTACARE team
for more information

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or call **1-888-322-4774**, available
Monday – Friday, 8 a.m. - 5 p.m. CT



GETTING STARTED

With a Health Savings Account

With a High Deductible Health Plan (HDHP), you are responsible for 100 percent of all medical costs until you reach your deductible. With this plan, you are eligible to use a Health Savings Account (HSA). This product can help you plan your expenses better and be more aware of how your health care dollars are being spent.



[DAKOTACARE.com/flex](https://www.dakotacare.com/flex)

How it Works:

A Health Savings Account holds the money you set aside to help pay for qualified medical expenses.

You can use the money you set aside to help pay for qualified medical expenses until you reach your deductible and out-of-pocket maximum – most of the time with a High Deductible Health Plan these limits are the same. After meeting these designated limits, your health insurance company will cover eligible services at 100% for the remainder of the benefit year.



Because you have a High Deductible Health Plan through your employer, you are eligible for a Health Savings Account. During your employer's open enrollment period you can specify the amount that you would like deducted pre-tax from your paycheck to be placed in your Health Savings Account. In addition to the money that is deducted from your paycheck, you can also make contributions at any time to your Health Savings Account by sending a check to DAKOTACARE Administrative Services (DAS) or through the MyFlexPlan app or portal. All contributions throughout the year, including any contribution from your employer, must fall under the contribution maximums set by the IRS.

Getting Started:

1. Your enrollment election will be communicated to DAS via your employer
2. You will receive a debit card in the mail with login information included
3. Log in and set up your account

2019 Contribution Maximum*

\$3,500 for individual plans

\$7,000 for family plans



*Including employer contributions

Pay for Qualified Medical Expenses:

1. Use your Health Savings Account debit card at the time of service if funds are available.
2. Pay out-of-pocket at the time of service and save your receipt for reimbursement.

Bonus:

You don't have to use all of your Health Savings Account money every year. It will roll over every year and you can save it for retirement.

When to Use It:

A list of common examples:

- Provider visits (co-pays), if not covered as preventive care
- Lab fees, including X-rays and MRIs
- Hospital stays and surgical procedures for non-cosmetic purposes (deductibles and coinsurance)
- Prescription drugs, including nicotine gum and patches
- Chiropractic care or acupuncture
- Dental care, braces or dentures
- Vision care and LASIK surgery
- Hearing aids and batteries
- Home medical equipment
- Blood pressure monitoring devices or blood sugar test kits
- Eyeglasses
- Sunscreen and other qualifying over-the-counter items



Covered Preventive Care

Preventive care is still 100% covered at no cost to you with a High Deductible Health Plan — even if you haven't met your deductible/out-of-pocket maximum. This means that you can get the care you need without paying out-of-pocket.