



## June Health Bulletin

*Please welcome the Town of Payson and the Town of Cave Creek as new members of the pool, effective July 1<sup>st</sup>!*

### What's New for Health Savings Accounts

For those of you who have received information regarding the upcoming changes to your Wells Fargo Health Savings Account (HSA), we are providing you with additional details on what will be occurring over the next month. Please note:

#### June 1 to 7:

- New HSA debit cards will be mailed to you. The new cards will not be activated until June 20, 2010. You should continue to use your current card until that time.
- You will receive a new Personal Identification Number (PIN) in a separate mailing.

#### June 12 to 20:

- The balance in your HSA account at close of business on June 11, 2010 is the amount that will be available for you to spend between June 12, 2010 and June 20, 2010. No contributions will be posted to your account during this timeframe.

#### June 20:

- You may begin to use your new HSA debit card on June 20, 2010. It is recommended that you carry both your new and your current HSA debit card with you until you have used your new HSA debit card successfully. Once you have done this, you may discard your current card.

#### June 21:

- HSA contributions will begin posting again.

#### Additional clarifications:

- Please review the "Accountholder Fee Schedule" that was included in the letter you received from Wells Fargo for information on any fees that you may incur by using an ATM to withdraw funds or obtain balance inquiries.
- The HSA monthly service fee does not apply to your account.
- HSA annual contribution limitation: For calendar year 2010, the IRS annual limitations on pre-tax HSA deductions are as follows: **(1) individuals: \$3,050; and (2) families: \$6,150.** Any excess contributions *are* subject to tax penalties, and possibly an additional excise tax. Currently, APEHP and your employer have set up the contribution options to allow you to reach the statutory limits through payroll contributions. If you make additional contributions outside of your current payroll contributions and exceed the IRS maximum, you could be subject to additional tax penalties. It is your responsibility to ensure proper contribution amounts. Accordingly, please be certain that you **DO NOT EXCEED THE CONTRIBUTION LIMIT** if you want to avoid any tax penalties.
- Withdrawals from the ATM for any medically unrelated expenses may be subject to additional tax penalties.

**Please call (800) 718-8328 if you have any questions regarding your HSA account.**



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### ID CARD REMINDER:

New ID cards will consist of two medical/Rx combined cards, and two dental cards. These cards will be mailed directly to you from the print vendor.

The new ID cards will include your name and a unique ID number.

Please do not dispose of your current ID cards until you receive your new cards.

Please visit the new APEHP Web site at:

<http://www.apehp.org>

FSA and HSA debit cards will be reissued to members with either type of account.

### PRESCRIPTION REMINDER:

InformedRx is the new pharmacy benefits manager beginning on July 1. If you plan to take advantage of the prescription mail order program, you must obtain a new prescription from your doctor and submit it to InformedRx.

### FSA REMINDER:

If you have a flexible spending account for the 2009–2010 plan year, you have until June 30, 2010 to incur services for this plan year. The plan will allow you to submit receipts through September 30, 2010—but only for services rendered prior to June 30, 2010.

To find out your FSA balance, please call (866)-955-1485.

### Would you like to win \$50?

Simply answer the questions below and submit your responses before *Friday, July 2, 2010* to:

Arizona Public Employers Health Pool      or      Fax: (602) 222-3878  
333 E. Osborn Rd., Suite 300  
Phoenix, AZ 85012

Answer all questions *correctly* and you will be entered into the drawing. **GOOD LUCK!**

What is the new name of the pool, effective July 1, 2010?

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Name two examples of reminders included in this bulletin.

\_\_\_\_\_

Name one of the new towns joining the pool on 7/1/10.

\_\_\_\_\_

Name: \_\_\_\_\_ Phone number: \_\_\_\_\_

Address: \_\_\_\_\_ Employer: \_\_\_\_\_