



Discover the Benefits of Consumer Directed Plans



Empower Your Employees And

Consumer Directed Plan Options

Physicians Care offers a full range of consumer directed health plan options: Health Savings Accounts (HSA), Health Reimbursement Arrangements (HRA) and more traditional Flexible Spending Accounts (FSA). Physicians Care also offers access to one or more of these accounts through a convenient debit card, and our website offers the information necessary to help covered individuals manage their health benefits.

Each consumer directed plan option has unique characteristics. We can assist you with evaluating each, and help you make the best choice.



Health Savings Accounts

HSAs are employee owned accounts that can be funded by both the employee and employer. Once an employer contributes funds to an HSA, those dollars belong to the employee and follow the employee upon termination of employment. The employee can spend HSA funds on any eligible health care expense allowed by law.

An HSA can be set up and utilized only by an individual that is enrolled in a qualified high deductible health plan (HDHP). The federal government sets the minimum deductibles and maximum out-of-pocket limits of an HDHP and adjusts them annually for changes in the cost-of-living.

We can coordinate HDHP administration with the HSA investment account selected by employees or we can help you establish an investment account with convenient debit card access.

Health Reimbursement Arrangements

HRAs can be funded only by an employer; employees cannot contribute to an HRA. The employer simply funds HRA eligible expenses as they are submitted to and approved by Physicians Care.

In contrast to HSAs, employers have more discretion in designing the HRA plan and the companion health plan. Some employers allow employees to use HRA credits to fund a range of out-of-pocket medical

How Consumer Directed Options Compare	FSA	HRA	HSA
Funds can be contributed by:	Employer/ employee	Employer only	Employer/ employee
Is a high-deductible health plan required?	No	No	Yes
Are employee contributions made on a before-tax basis?	Yes	n/a	Yes
Can unused funds roll over from year to year?	No*	Yes	Yes
Is the program portable?	No	No	Yes
Can vision or dental expenses be reimbursed?	Yes	Yes	Yes
Can over-the-counter medical expenses be reimbursed?	Yes	Yes	Yes
Can debit cards be provided?	Yes	Yes	Yes

* A 75-day grace period is permitted for the use of unspent funds at the end of a plan year.

Control Health Benefit Costs!

expenses, while others choose to restrict the use of HRA credits to fund a covered individual's deductible and co-payments. Rollovers of HRA balances from year to year are allowed, but an employer can choose not to allow rollovers or limit the amounts that can be rolled over. HRAs are usually set up with health plans that have high deductibles and significant annual out-of-pocket limits.

Physicians Care offers several HRA and companion health plan options. We also help employers design custom plans to meet their unique needs.

Flexible Spending Accounts

FSAs have been around much longer than HSAs or HRAs and are often viewed as a first step toward a consumer directed strategy. FSAs are easy for employees to understand, and funding is flexible since both the employer and the employees can contribute.

Employers who want to gradually increase their health plan's annual deductibles and co-payments can use FSAs to help their employees fund the higher out-of-pocket expenses on a pretax basis. Employees can also use an FSA to pay for a variety of health care expenses that might not be covered by their health plan, like over-the-counter drugs, or vision and dental expenses.

We make it easy for employers to offer an FSA to their employees and we can coordinate claim submissions to make a Physicians Care health plan an even more attractive benefit to employees.

Technology Everyone Can Use

Physicians Care uses the latest technology to help covered persons easily access their consumer directed accounts and manage their consumer directed benefits.

Convenient Debit Cards

The Physicians Care debit card makes access to HSA, HRA or FSA funds as easy for employees as using their checking account. A single debit card can provide access to one or more of these accounts. The card is accepted at any medical office, pharmacy or other merchant that participates in the MasterCard® network.

We offer access to a Mellon Bank HSA investment account that is highly integrated with our debit card, including eligibility, balance synchronization and transaction settlement. Check books are also issued to all participants who set up a Mellon Bank HSA.

Easy-to-Use Web Tools

Regardless of the consumer directed option you select, we offer the following 24/7 web-based tools to help your employees become more effective health care consumers:

- View policy documents, benefit coverage information and privacy practices
- Check claim status, deductibles and out-of-pocket amounts
- Print an Explanation of Benefits (EOB)
- Request ID cards and Certificates of Creditable Coverage
- Download claim forms and privacy authorization forms
- Change address, benefits and privacy authorizations
- View/Access network directory
- Link to helpful and informative health and wellness-related sources

Employers, providers and agents also have access to the plan data on our website. Quotes can be requested for any of our health plans at any time on-line.

Discover The Benefits Today

To learn how our consumer directed health benefit strategies can improve your bottom line, talk to your agent or contact our sales staff today.



www.physicianscare.com

A superior network, affordable plan
designs and outstanding service.



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