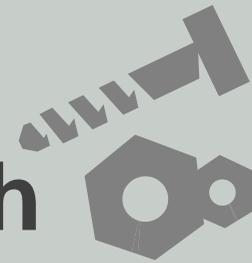
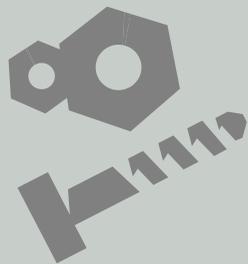


# Sandia Total Health Nuts and Bolts





Your Health. Take Charge.



## Health Reimbursement Account (HRA) versus Health Care Flexible Spending Account (FSA)

	HRA	FSA
<b>How do you participate?</b>	<ol style="list-style-type: none"> <li>1. Enroll in Sandia Total Health</li> <li>2. Employee completes the biometric screenings</li> <li>3. Employee completes Health Assessment</li> </ol>	<ol style="list-style-type: none"> <li>1. Estimate the calendar year account election for expected expenses</li> <li>2. Enroll in the plan during Open Enrollment or upon an eligible mid-year election change event</li> </ol>
<b>How is the account funded?</b>	Sandia contributes \$250 for the employee who completes the biometric screenings and health assessment	You fund the FSA each paycheck and you contribute a minimum of \$100 up to \$5,000
<b>Is the account taxable?</b>	No, it is a notional account and is not considered taxable income	Amounts are deducted from paycheck before federal, state, and FICA taxes
<b>What can you use account dollars for?</b>	Your share of eligible medical and prescription drug expenses covered by Sandia Total Health, including the deductible	Eligible healthcare expenses such as Lasik surgery, dental and vision expense, and over the counter drugs, and any amount over your HRA
<b>What happens to unused account balances at the end of the plan year?</b>	Leftover balances roll over to the next year (up to a maximum of 5 times Sandia's annual contribution amount)	You will lose any money left over in the account



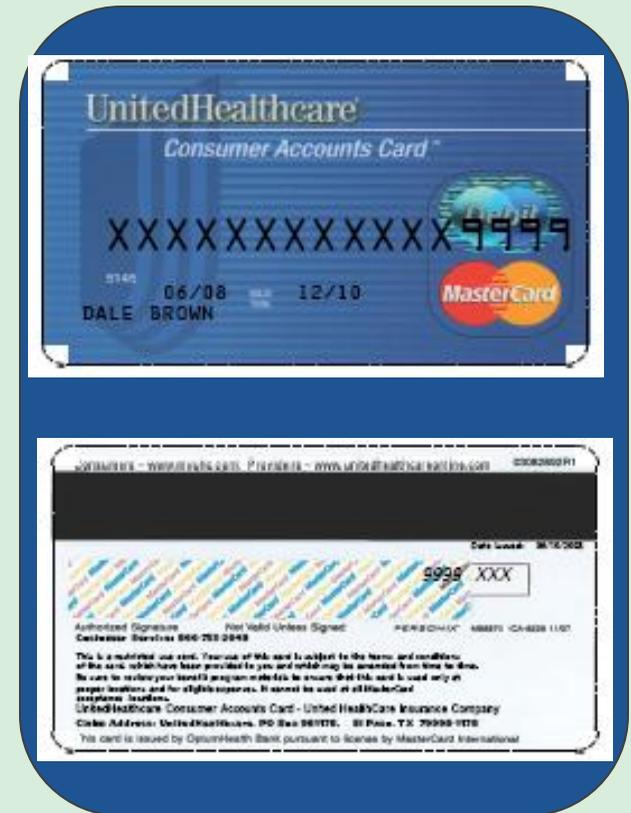
Your Health. Take Charge.

## Sandia Total Health HRA/FSA Basics

- ❑ HRA and Health Care FSA accounts administered by UHC
  - ❑ Day Care FSA administered by PayFlex
- ❑ HRA funds used first before FSA funds
- ❑ System is set up to have claims automatically processed through HRA/FSA
- ❑ Can deactivate automatic claims process by logging onto myuhc.com
  - ❑ **If deactivate process, will have to file claims for both HRA and FSA manually - cannot use debit card**
  - ❑ Can have reimbursements sent via check or direct deposit
  - ❑ Claims forms available at myuhc.com
- ❑ Use the card to pay for patient responsibility to include:
  - ❑ Patient responsibility at a in network provider (after medical claim has processed)
  - ❑ Any 213 D eligible items at an IIAS enabled merchant

## Sandia Total Health HRA/FSA Debit Card

- ❑ One card for both HRA and Health Care FSA (if enrolled)
- ❑ Employee will receive one or two cards, depending upon coverage
  - ❑ Additional cards available at no cost
  - ❑ Can request additional cards when activate card
- ❑ Card is good for 4 years
- ❑ Swipe card at point of sale that accepts MasterCard® – “credit”
- ❑ Use of debit card =
  - ❑ No manual filing of HRA or FSA claims
  - ❑ No requirement to submit receipts for FSA expenses (except for dental and vision)



## Sandia Total Health HRA/FSA Debit Card Troubleshooting

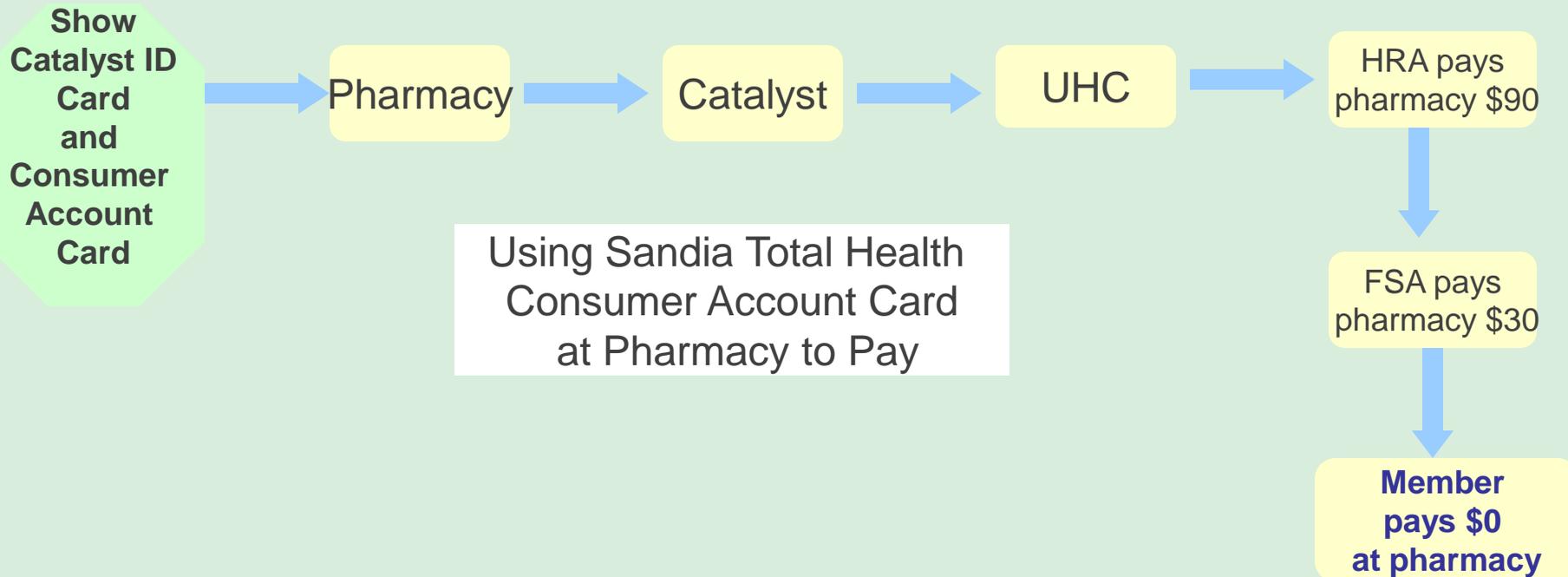
- ❑ Unauthorized transactions are denied
- ❑ HRA funds or FSA funds are depleted
- ❑ Deactivated automated claims process
- ❑ Member did not activate their card prior to use
- ❑ Member did not wait 1 business day after activating their card prior to use.
- ❑ Member is attempting to swipe for a coinsurance/deductible amount at an out-of-network provider.
- ❑ Members are trying to purchase non eligible (i.e. shampoo, gum, etc.) items in addition to their prescriptions *at a non IIAS enabled merchant*
- ❑ Members enrolled in HRA plan that only reimburses RX are trying to purchase an OTC item in addition to their RX
- ❑ Merchant point of sale devices are programmed with an invalid Merchant Category Code. Invalid MCCs will cause denials at point of service, even at an appropriate merchant.



## Auto Claims Feature Turned On

# Sandia Total Health Rx Drugs/OTC Expenses Claims Reimbursement Process

- Single employee has \$250 in HRA and \$400 in FSA
- Purchases preferred brand name drug for \$300 (member owes \$90 = 30% X \$300) and \$30 OTC

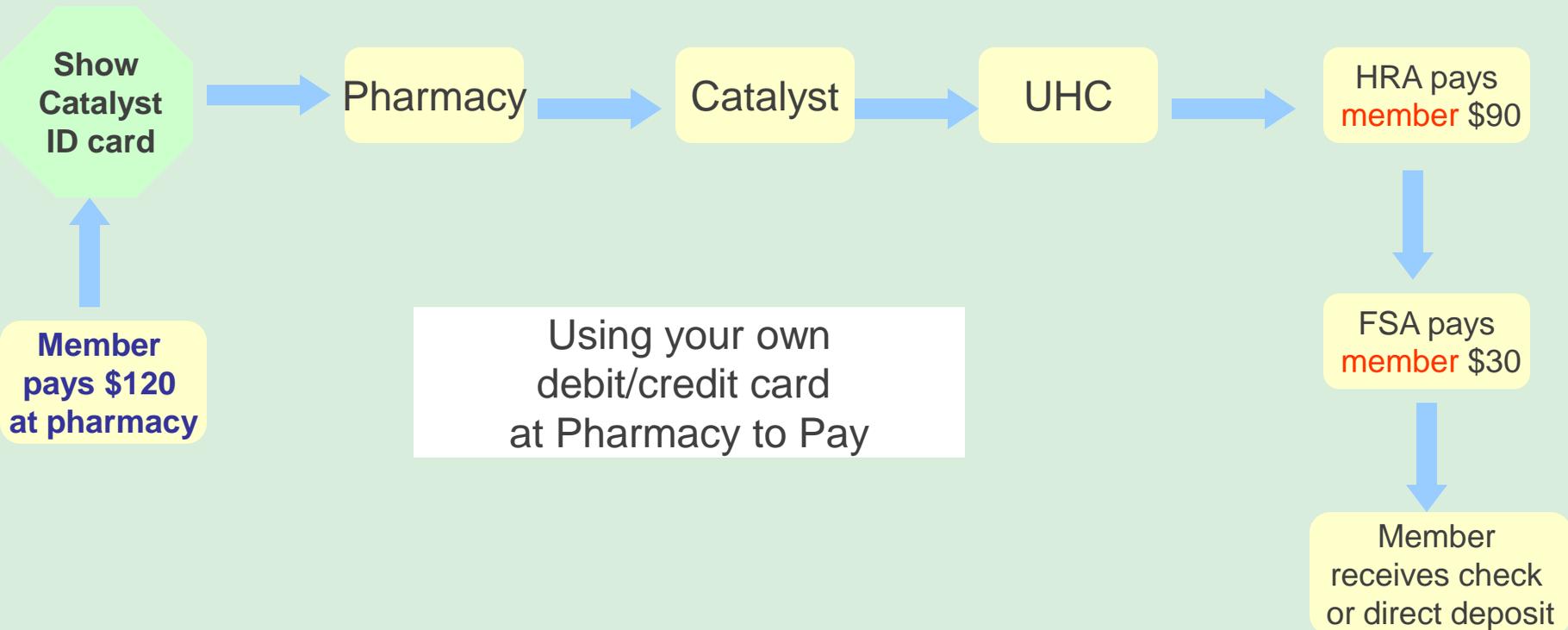


**Note:** Currently, Walgreens retail pharmacies and Costco do not accept this card. RX drug purchases will go through HRA and FSA automatically but OTC products will have to be filed manually.

## Auto Claims Feature Turned On

# Sandia Total Health Rx Drugs/OTC Expenses Claims Reimbursement Process

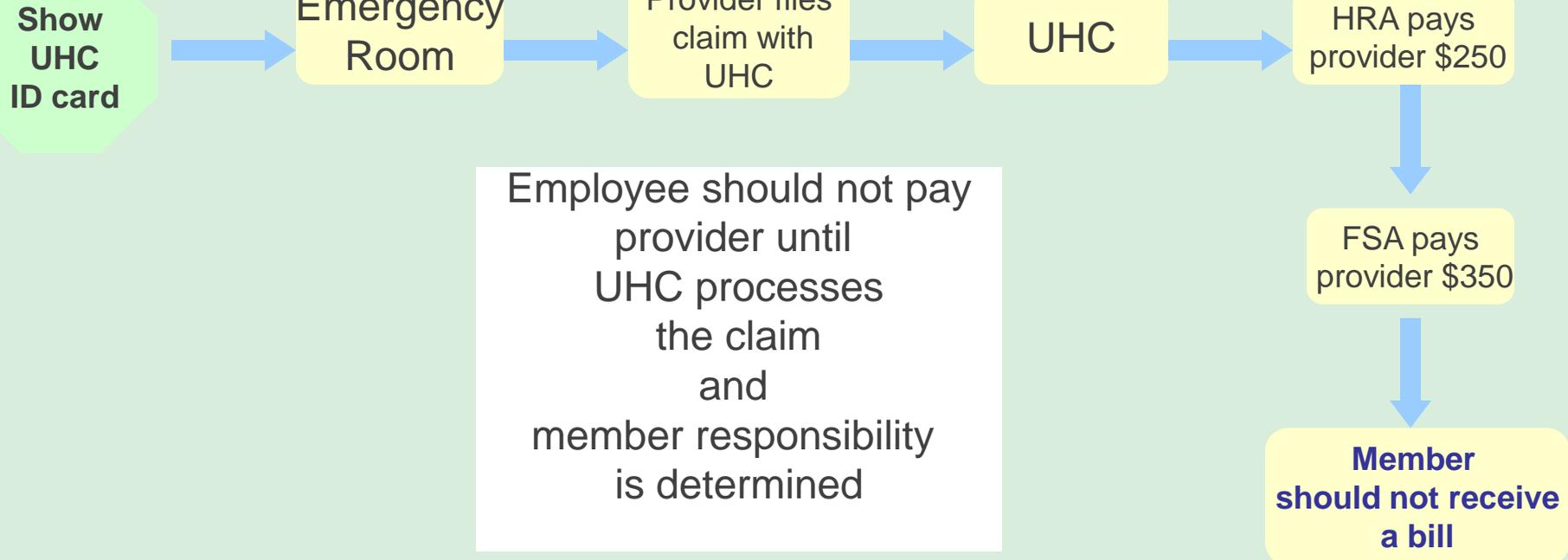
- Single employee has \$250 in HRA and \$400 in FSA
- Purchases preferred brand name drug for \$300 (member owes \$90 = 30% X \$300) and \$30 OTC



## Sandia Total Health Medical Expenses Claims Reimbursement Process

### Auto Claims Feature Turned On

- Single employee has \$250 in HRA and \$400 in FSA
- Has not met annual in-network deductible of \$750
- Employee has emergency room visit of \$600 on January 2nd





Your Health. Take Charge.



# Health Statements

- Easy-to-read and convenient
- Health care and financial information
- Receive personalized health care tips

UnitedHealthcare  
 UNITED HEALTHCARE INSURANCE COMPANY

Subscriber Number: 80000011 | Statement Period: 07/01/07 - 07/26/07

**This is not a bill.**

**Ready, Set, Visit!**

When visiting your doctor, before you go, note when your problem began, any symptoms, what might have led to the problem and any prescriptions or OTC drugs you are taking. Then, during your visit, bring up your main issue first, tell your doctor of any recurring problems, listen carefully and ask questions. This is a great way to build a relationship with your doctor and be proactive in your health care.

Customer Care 1-888-555-1212

Address change? Please contact your employer's benefit department.

John Patterson  
 6332 Cedar Lane  
 Anytown, USA 99999

**Your recent health benefit plan activity – Statement Period 07/01/07 - 07/26/07**

Your provider will bill you for the following health care services:

	Pay your provider when they bill you	
Date of Service: 07/12/07 Member: Jolene Provider: John Stark, MD Claim Number: 5878900134 Type of Service: Office Visit	\$92.00	This is not a bill. Your provider will bill you directly unless you have already paid them. Please check your records.
Date of Service: 07/20/07 Member: Jolene Provider: John Stark, MD Claim Number: 58489001234 Type of Service: Laboratory Services	\$44.00	
Date of Service: 07/15/07 Member: Amy Provider: Darcy Childress Claim Number: 58489001784 Type of Service: Medical	\$157.81	
<b>TOTAL</b>	<b>\$293.81</b>	These charges represent your responsibility as defined by your health benefit plan. They may include your deductible, coinsurance, a product or service that is not an eligible expense or provider fees that are more than what is considered usual and customary. Please see your Summary Plan Description for more information.

Please see the next page for more information  
 Page 1 of 8



Your Health. Take Charge.

# Resources

- Network doctors / hospitals
- Estimate costs
- Track claims status
- Health improvement program
- Personal Health Record
- Health product discounts
- Review plan details
- Download claim forms



The screenshot shows the myuhc.com website for a user named Chris Johnson. The page includes a navigation menu with options like Home, Claims & Accounts, Physicians & Facilities, and more. A central section displays the user's name and coverage details, including a deductible of \$300 individual/\$600 family and an out-of-pocket max of \$500 individual/\$1,000 family. A prominent banner reads "Health care with a difference" with an image of sneakers. To the right, a "Hello Chris" section offers various services like "View My Claims", "Look Up My Benefits", and "Find a Doctor". At the bottom, there is an "Information Center" with links to health statements and a "Live Nurse Chat" feature.

[www.catalystrx.com](http://www.catalystrx.com)

- Drug Pricing Center – compare retail pharmacies and mail order
- Locate pharmacies
- Connect to mail order
- Drug information



## Catalyst Price & Save<sup>SM</sup>

- › [Member Home](#)
- › [Catalyst Price & Save and Drug Pricing Center](#)
- › [Locate Pharmacies](#)
- › [Mail Service](#)
- › [Healthy Links](#)
- › [Co-Pay Information](#)
- › [What's Covered](#)
- › [Drug Information](#)
- › [Common Questions](#)
- › [Logout](#)

Text Size: [A](#) [A](#) [A](#)

### Drug Pricing Center

#### Enter Your Location or Choose Saved Address

In order to help us provide accurate pricing information for you, please retail pharmacies close to you.

Street Address:

City:

State:

Zip:

 If you would like to save this new address for future use, enter a title for this address below. (ex. Home, Work, Gym)

Address Title:

## UnitedHealth Premium® Program

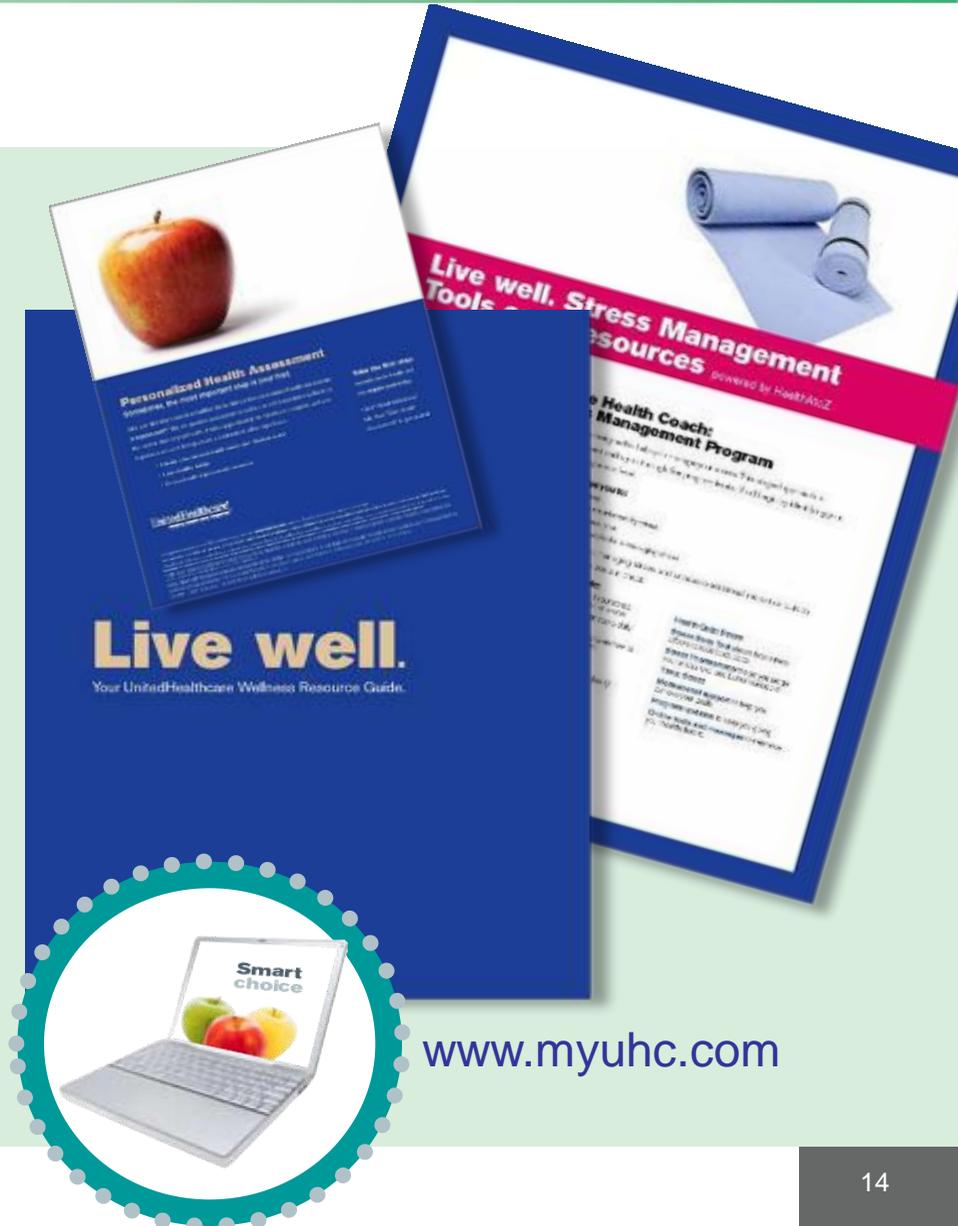
- Doctors and cardiac facilities that follow medical guidelines
- Compare quality and costs of health care facilities
- Look for the star when you search for a physician



Dist.	Name & Address	Special	Special Designation
4.5 mi	<a href="#">Joe Franklin</a> (302) 848-6200 1829 Cermak St., Suite 902 Chicago, IL 60114 <a href="#">Map &amp; Directions</a>		 Premium Program for Orthopedics

## Wellness Resources

- Health assessment for dependents and receive personalized program information
- Latest health news, including healthy recipes
- Online quizzes to test your health knowledge



## Wellness Resources - Continued

- Online Health Coach - creates health improvement plans that help motivate and encourage members to adopt behaviors that lead to a healthier lifestyle. Each improvement plan offers : personalized information, health & wellness plans, tracking tools, quizzes and action steps.

- **Online Health Coach Programs**

- **Weight Management**

- **Exercise**

- **Nutrition**

- **Stress Management**

- **Heart Health Lifestyle**

- **Diabetes**



**Getting healthy has never been easier.**



Now you have access to a new program that can help you improve your health and well-being — as part of your benefits plan.

After completing a brief Health Assessment, you may be invited to join one of the following health improvement programs:

- Weight Management
- Exercise
- Nutrition
- Tobacco Cessation
- Stress Management
- Heart Health
- Diabetes

Live life to the fullest. Get started by taking your Health Assessment at [myuhc.com](http://myuhc.com). Or, call 1-800-478-1057 to find out more about the Wellness Coaching Program.

When you enroll, your Wellness Coach can help you develop personalized strategies to reach your health goals. To fit your needs, coaching is provided over the telephone, online and through the mail.

Provided to you by [COMPANY NAME]



Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthcare Insurance Company, UnitedHealthCare Services, Inc. or their affiliates.  
© 2007 UnitedHealthcare Services, Inc.

## NurseLine<sup>SM</sup>

- Connect with a registered nurse any time
- Get health advice from a registered nurse by phone
- Prepare yourself before seeking a doctor's care
- Recorded messages on thousands of health topics
- Live, one-to-one Nurse Chats at myuhc.com
- Call the number on the back of your ID card or dial direct at 800-563-0416

[www.myuhc.com](http://www.myuhc.com)



## Personal Health Support

- Support for chronic conditions, complex health care needs and treatment decisions
- Talk by telephone with a registered nurse
- Coaching on communicating with doctors / specialists
- Learn about diagnosis, treatment options and what to expect from surgery
- Our nurses will reach out to you directly - keeping ongoing contact



## Healthy Mind, Healthy Body eNewsletter

- Select content through “preference center”
- Tips for better health plan use
- Content from leading, national clinicians
- Get monthly at preferred e-mail address



The screenshot shows the 'Healthy Mind, Healthy Body' eNewsletter interface. At the top, it features the title 'Mind Body' and the UnitedHealthcare logo with the tagline 'Healthy. Health care. Together.' Below this is a 'Featured articles' section for June 2008. The articles listed are:

- Ladies: Get your libido back** - Has lack of desire crashed your love life? Find out what's causing the problem. [Read full article](#)
- Has your spouse become your roommate?** - If the passion has cooled and you feel more like buddies than idealistic partners, there are ways to rekindle the flame. [Read full article](#)
- Cardio versus strength training: Get the most out of your fitness routine** - Experts recommend you include both cardiovascular exercise and strength training in your fitness routine. But, what's the difference, and how much should you do? [Read full article](#)
- Have fun, stay active with everyday chores** - The sock bore? The dish stack? Your daily tasks can double as mini workouts. [Read full article](#)
- A dozen good reasons to breast-feed your baby** - Breast-feeding is the ultimate win-win situation. It's good for your baby. And, here's a well-kept secret — it's good for you, too. [Read full article](#)

There is also an 'Also in this issue' section with links to 'Managing your health' (Use these steps to prevent pharmacy errors) and 'Maximizing your health plan' (Order a replacement ID card online).

At the bottom, there is a section titled 'Healthy Mind, Healthy Body — personalize your preferences today'. It includes an image of paint palettes and text explaining that users can now personalize their newsletter by selecting topics of interest (men's health, women's health, family health, fitness and nutrition, healthy living and well-being, and specific health concerns like asthma, cancer, diabetes, heart health, back health, and much more). It encourages users to go to the 'Preference Center' to update their preferences.

At the very bottom of the page, there are links for 'Log on to myuhc.com', 'Update preferences', and 'Refer a friend'.



Your Health. Take Charge.



# Sandia Total Health Employees' Health Reimbursement Account

## Biometric Screening and Health Assessment Process



Your Health. Take Charge.

## Complete a Biometrics Appointment Through the Life Design Center Preventive Health Programs

Call for an appointment at 294-3500 or  
[emailsaludca@sandia.com](mailto:emailsaludca@sandia.com)

**Onsite Biometric Screenings will be held on the following dates:**

**November 17<sup>th</sup>: 7:30am – 9:30am Bldg 929, Room 101**

**December 15<sup>th</sup> : 7:30am – 9:30am Bldg 910, Room 201**

**Email [saludca@sandia.gov](mailto:saludca@sandia.gov) to reserve a time slot.**

## You may also obtain your Biometrics from your Personal Physician

Provide a PCP Biometrics Form to your physician to complete, sign and return to Sandia/CA Preventive Health



**Biometric Screening Documentation Form for Employees using their Primary Care Physician**

This form only applies to employees who intend to, or who are enrolled in the Sandia Total with Healthy Health Reimbursement Account (HRA) medical program.

This form can be used to document the completion of the Biometric Screening by your Primary Care Physician (PCP). In order for the primary member to receive the contribution to the Sandia Total Health, Health Reimbursement Account (HRA), both the Biometric Screening and Health Assessment must be completed. Spouses and dependents are encouraged to complete the screening, but the screening is not required to receive the dependent(s) portion of the HRA contribution.

**Biometric Screening**  
The biometric screening can be accomplished during your annual primary care physical exam.

- New Calendar Year Enrollment must submit the Biometric Screening form and Health Assessment by March 31
- New Hire or Mid-Year Enrollment – Submit form and Health Assessment within 90 days of your hire or mid-year enrollment date
- Set up an annual physical with your Primary Care Physician (PCP) and have the physician complete the information below.

Primary Member: (please print) \_\_\_\_\_  
 Primary Member Employee Sandia Identification Number: \_\_\_\_\_

Biometric Measure	Result	Biometric Measure	Result
Fasting Glucose		Triglyceride	
Abdominal Circumference		Total Cholesterol	
Blood Pressure		LDL	
Weight		HDL	
Height			

Physician Signature \_\_\_\_\_ Date \_\_\_\_\_

Sandia National Laboratories HBE  
505-844-4852 (4227) or hba.sandia.gov



**USE OR DISCLOSURE OF HEALTH INFORMATION:**

Except as required by law, HBE will not release patient's health information without valid written authorization. HBE may review and share the patient's health information to carry out appropriate treatment or health care operations.

**Fax or mail the completed form:  
 Attn: Biometric Screening Results:**

**or**  
 Sandia HBE/Preventive Health  
 Attn: Biometric Screening Results  
 Mail Stop 1032  
 P. O. Box 5500  
 Albuquerque, NM 87185-1032

**California Employees Only**  
 Fax: (925) 294-2658  
 or  
 Sandia HBE/CA Preventive Health  
 Attn: Biometric Screening Results  
 Mail Stop 9112  
 P. O. Box 969  
 Livermore, CA 94550-0969

Sandia National Laboratories HBE  
505-844-4852 (4227) or hba.sandia.gov

To obtain a copy, go to:



Sandia Total Health with the Health Reimbursement Account

Download:  
PCP Biometric form.pdf

[https://hbeupdate.custhelp.com/app/answers/detail/a\\_id/1517](https://hbeupdate.custhelp.com/app/answers/detail/a_id/1517)



Your Health. Take Charge.



**Complete the Health Assessment Survey**  
**After you have obtained your biometrics, Preventive Health will**  
**Provide you with the URL and Instructions to Complete the**  
**Online Health Assessment.**

**URL:**

**<https://www.healthcalc.net/go.hcn?hcn2~SBegin~snll>**

Paper based assessments are provided at the  
onsite Biometric Screenings

Login | Contact Us | Help

health  
HOME

October 9, 2009

Home  
Your Comments

Login?

To gain access to all of the content and applications, [click here!](#)



Welcome and thanks for visiting us! You have reached the home page for Sandia California's HBE Preventive Health & Life Design Center online health programs.

Use this site to keep track of the programs and classes you participate in, as well as tracking and recording your daily exercise and nutrition routines. Take periodic health assessments, get daily health tips and use the Cool Tools to fine-tune your health and exercise programs.

To schedule a full Health Assessment and Fitness Assessment, including Cholesterol, Blood Sugar, Blood Pressure, Body Fat and Fitness levels, contact the Life Design Center Preventive Health Programs at 925-294-3500.

### Questions?

Unsure of what you're supposed to do? Make sure you check out the online help section by clicking on the help link on the upper-right portion of each page. Our help will try to answer common questions that are specific to each area within the site. This is often the best way to get fast answers to your questions.

Otherwise, do not hesitate to contact us with your questions. Simply send us an [email](#) and we will get back with you as soon as possible. Or, perhaps your question can be answered from our [home page](#)

Health Benefits Employee Services  
**HBE** LifeDesign Center

Logout | Contact Us | Help

October 9, 2009

Home  
 Program News  
 Healthy News  
 My Health  
 My Workouts  
 My Assessments  
 RiskCalc™  
 FitCalc®  
 HeartCalc®  
 Cool Tools  
 My Settings  
 Your Comments

### My Assessments

Just as knowing where you are on a map is critical to plotting a good course to your destination, getting a current assessment of your health and fitness status can be a tremendous help in tailoring an effective wellness program to meet your specific needs. Our assessments are a great way to get a current snapshot of your wellness profile.

**RiskCalc™**  
 A comprehensive health risk assessment (HRA), RiskCalc™, takes 10-15 minutes to complete and considers everything from family history to lifestyle habits and even certain measurement data (if available) to create a personal wellness profile designed to help you live a healthier life. To get started, click [here](#).

**FitCalc®**  
 Our FitCalc® link will take you to a fitness assessment profile that was completed by an Exercise fitness staff for details about receiving an individual fitness assessment. To get started, click [here](#).

**HeartCalc®**  
 HeartCalc® takes five minutes to complete and helps you to discover the areas of your life that are most towards your risk for heart disease and stroke. Did you know that heart disease is the leading cause of death in the United States? After you complete the HeartCalc® assessment, you will receive a plan of action designed to help you incorporate healthy behaviors into your everyday routine. To get started, click [here](#).

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Home  
 Program News  
 Healthy News  
 My Health  
 My Workouts  
 My Assessments  
 RiskCalc™  
 FitCalc®  
 HeartCalc®  
 Cool Tools  
 My Settings  
 Your Comments

### RiskCalc™ - Health Assessment



**RiskCalc™ Online** provides a personalized, confidential opportunity to evaluate your overall health and the choices that can lead you to a healthier lifestyle. RiskCalc™ asks a series of questions covering blood pressure, cholesterol, physical activity, nutrition, safety, stress, smoking, cancer and self-care. You'll get a breakdown of risk for each area along with healthy action plans based on your present lifestyle and family history.

Congratulations on your decision to examine your lifestyle habits and how they effect your health. It will take you approximately 10-15 minutes to complete the RiskCalc™ Online assessment. Take your time and answer each question carefully.

[Click here to begin your RiskCalc™ assessment!](#)

## How will the Information from the Biometric Screening and Health Assessment Be Used?

- The information is intended to help employees understand their health risks and the steps they can take to improve health.
- The information will guide HBE & Preventive Health in terms of programs and services that are developed to support employee's efforts to improve lifestyles and health.
- The information will help Sandia negotiate health plan rates.
- All information will be used aggregately. No personal information will be shared with your employer. No health care coverage decisions will be made with this information.



Your Health. Take Charge.

# **Qualify For 2010 Sandia Total Health, Heath Reimbursement Account**

**Biometrics and Health Assessments are good for 1 year.**

**All who complete the biometrics and health assessment  
between**

**January 1, 2009 – December 2009**

**Qualify for 2010 Sandia Total Health Reimbursement Account**

# HBE & Life Design Center/Preventive Health Programs & Services -

- Nutrition Consultations
- Fitness Consultations & Training
- Stress Reduction Training
- Sleep Disturbance program
- Health Coaching & Weight Loss Programs
- Smoking Cessation
- Disease Management and Accountability Programs
- Travel Preparedness Assistance
- Employee Assistance
- Prenatal Consultations
- Flu Shots & Other Vaccinations

*and more coming soon . . .*