

The Q&A Corner

Q What is an HSA and what expenses can I use the money for?

A The Health Savings Account (HSA) is a tax-advantaged savings account that's paired with our Consumer Driven Health Plan. The account is administered by HealthEquity and it is yours to keep forever.

Here's how it works:

You contribute to your HSA through pretax payroll contributions each year; if you are enrolled in the Consumer Driven Health Plan (CDHP) the Trust Fund contributes, too—\$750 if you have individual medical coverage or \$1,500 if you have family coverage. For 2024, your contributions and the Trust Fund's cannot exceed \$4,150 (individual coverage) or \$8,300 (family coverage).

The money in your HSA is earmarked for qualified health expenses, including your deductibles, copays and coinsurance, prescription drugs, dental and vision care, and more. You can cover current expenses or pay out of pocket now and grow your HSA balance to cover your healthcare expenses in retirement. For a full list of eligible HSA expenses, review IRS publication 502 ([irs.gov/publications/p502](https://www.irs.gov/publications/p502)). It is your responsibility to make sure contributions stay within IRS limits.

Q Dental sealants are known to come off during a lifetime, so why are they covered only once?

A Sealants are plastic coverings applied to the deep crevices of teeth to seal them off from decay. Generally, children and teenagers ages 6 to 15 are the best candidates for sealants. The Plan covers sealants up to age 19, and coverage is limited to permanent molars if they are without cavities or restorations on the occlusal surface. Coverage for dental sealants does not include repair or replacement of a sealant on any tooth within two years of its application.

Q Can I refill my prescription online with Sav-Rx?

A Yes. You can refill your medication by visiting the Sav-Rx website, savr.com, and signing up for the free Patient Portal. Visit app.savr.com/login to get started.

You can also refill your prescription by calling **866-233-IBEW (4239)**. Sav-Rx must have the original script on file to process your refill request, or Sav-Rx will reach out to your prescriber for refills upon request.

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Q What will happen if the call for precertification is not made seven days in advance? Will all services be denied?

A Although the Plan requires seven days for approval, many reviews occur quicker than seven days. A \$200 penalty will be assessed if medically necessary services are not precertified. Claims for medical services or supplies that have not been precertified may be subject to retrospective review to determine if they are medically necessary. If the services or supplies are determined not to be medically necessary, no benefits will be provided by the Plan.