



Division of State Group Insurance
4050 Esplanade Way, Suite 215
Tallahassee, Florida 32399-0950

PERMIT
NUMBER
711

Dear Health Investor Health Plan Participant:

You elected a Health Investor Health Plan (HIHP) through State Group Insurance for the 2011 plan year. As an HIHP member, you are entitled to a monthly employer contribution to your Health Savings Account (HSA) of \$41.66 for individual coverage (\$500/year limit) or \$83.33 for family coverage (\$1,000/year limit) if you are a full-time employee.

To make sure you receive that monthly contribution, the state needs to know 1) that you want the money and 2) where to send it. Your election is incomplete until you verify the following.

A	Am I enrolled in an HSA through People First?	Here's how to find out: <ol style="list-style-type: none"> 1. Log in to People First. 2. Under the My Quick Links section on the left, Click Current Benefits. 3. In the Select Benefits View drop down, choose Overview. 4. In the Plan Summary as of date field, enter 01/01/2011. 5. Click View Details. 6. If you are enrolled in an HSA, you will see Health Savings Account under Plan Name. Move to Section C. If you don't see that, you're not enrolled. Move to Section B. 7. Questions? Call People First at (866) 663-4735.
B	If I am not enrolled, how do I enroll in an HSA?	<ol style="list-style-type: none"> 1. Go to myFlorida.com/myBenefits. 2. Run your mouse over <i>Health</i>, then click <i>Employee</i>. 3. In the Tools and Resources box down the left side, click <i>Forms and Publications</i>. 4. Choose 2011 under Flexible Spending Accounts and Health Savings Account Forms and Publications. 5. Click the <i>Tax-Favored Accounts Election Form</i> link. 6. Print the form and complete the Employee Information section. 7. In Part 1, check the box to the left of Health Savings Account (HSA) to enroll. If you want to make a personal contribution, enter the annual amount. 8. Sign and mail to the People First Service Center at the address indicated on the form.
C	Am I finished?	<ol style="list-style-type: none"> 1. Not yet, you need to open a personal HSA bank account through Tallahassee State Bank, if you haven't already.
D	How do I open a personal HSA through Tallahassee State Bank?	<ol style="list-style-type: none"> 1. Go to myFlorida.com/myBenefits. 2. Run your mouse over <i>Health</i>, then click <i>Employee</i>. 3. In the Tools and Resources box down the left side, click <i>Forms and Publications</i>. 4. Choose 2011 under Flexible Spending Accounts and Health Savings Account Forms and Publications. 5. Click the <i>HSA Tallahassee State Bank Application</i> link. 6. Complete application online. 7. Print completed application, sign and mail, along with copies of two forms of identification—one must include a picture—to the Columbus, Georgia, address on page 4. (Processing may take four to six weeks, so do this right away!) 8. You will receive a Welcome Kit and your new bank account card within a few weeks of mailing the documents, confirming your HSA has been opened. 9. Questions? Call the HSA Call Center at (877) 367-4472.

Verification Complete

Once you complete these steps and receive your HSA card and Welcome Kit, the state can deposit the monthly employer contribution into your account. These deposits begin on the next appropriate payroll; they are not retroactive. Check your monthly Tallahassee State Bank HSA statement to be sure your HSA contributions are correct.

Important Reminders about HSAs:

- In addition to the state monthly contribution, you can contribute your own money pretax to help pay for eligible health care expenses. This is income tax savings for you. You're going to pay the expense anyway, so you may as well use pretax money, right? You can contribute up to the maximum limit (including the state contribution) of \$3,050 per year if you have individual health insurance coverage or up to \$6,150 if you have family coverage. Follow the steps in section B at left to make an annual election.
- Unlike other plans in the State Group Insurance program, HSAs do not require qualifying events before you can make a change. This means you can change the amount you contribute anytime you want. Follow the steps in section B at left to make an election change.
- Money in your HSA, including the state contribution, rolls over each year, and you can take it with you when you leave state employment to use for eligible health care expenses.

Important Reminders about Your Account with Tallahassee State Bank

- The state makes its monthly contribution only to a Tallahassee State Bank HSA that you opened using the correct application with required identification. See section D at left.
- If your Tallahassee State Bank HSA closes for any reason, you will not be eligible to receive the state contribution for the time period the account is closed. Once you reopen the account, the state contribution restarts.
- Tallahassee State Bank charges a small monthly fee for accounts with less than \$2,500 after they have been open one full month.