Savings Advantage Plan
Questions and Answers
October 2013

Q1: I am covered by Medicare. Can I still enroll in the Savings Advantage plan and contribute to the HSA?

A: According to IRS rules, you cannot contribute to an HSA if you are enrolled in Medicare. You can still enroll in the Savings Advantage plan but you will not be eligible to contribute to the HSA or for the company HSA contribution.

Q2: My spouse is covered by Medicare but I am not. Can I still enroll in the Savings Advantage plan and contribute to the HSA?

A: Yes, you can enroll both you and your spouse in the Savings Advantage plan. You can contribute to the HSA up to the family maximum and you would still be eligible for the Employee + Spouse company contribution to the HSA.

Q3: If I enroll in the Savings Advantage plan and subsequently qualify for and become enrolled in Medicare, I will no longer be able to contribute to an HSA. Will I be allowed to enroll in the Classic Care or will I have to remain in the Savings Advantage plan and just forego HSA contributions?

A: Eligibility for Medicare is a qualified family status change and you would be eligible to change to the Classic Care plan by notifying HR within 31 days of becoming entitled to Medicare. If you continue to be enrolled in the Savings Advantage plan after becoming enrolled in Medicare, you will not be able to contribute to your HSA account and you will not be eligible for any additional Company contribution. However, you can still use the funds in the account to pay for qualified medical expenses.

Q4: If I enroll in the Savings Advantage plan and have a family status change in the middle of the year, can I switch to the Classic Care plan? If so, can the balance I’ve accumulated in my HSA be used for expenses I incur under the Classic Care plan?

A: If you experience a qualified family status change, you can switch to the Classic Care plan within 31 days after the family status change event. Once you make the change,
you will no longer be eligible to contribute to your HSA. You can, however, use your existing HSA funds to pay for qualified medical expenses incurred while enrolled in the Classic Care plan.

Q5: I am enrolled in Employee Only coverage in the Savings Advantage plan. Can I use my HSA dollars to be reimbursed for expenses incurred by my spouse on her employer’s plan?

A: You can use the money in the account to pay for medical expenses for yourself and your tax dependents. This includes your spouse even if your spouse is not covered by your McClatchy medical plan. However, if your spouse participates in a health Flexible Spending Account under his or her employer plan, you are ineligible for an HSA and you cannot open or contribute to a health savings account.

Q6: My domestic partner and I are enrolled in the Savings Advantage plan in the Employee + Spouse/DP tier. If I can’t use my funds to be reimbursed for my domestic partner’s expenses since my domestic partner is not a tax dependent, will I still receive HSA funds for the Employee + Spouse tier?

A: Yes, You will receive funds for Employee + Spouse tier and you can also contribute to the family maximum. Your Domestic partner can open his/her own individual HSA and contribute to the family maximum as well.

Q7: Prescription drugs are subject to the deductible in the Savings Advantage plan. Since I have to pay for the full discounted cost of the drug until my deductible is met, where can I find the out-of-pocket cost for my prescription drugs so I can estimate and plan my expenses?

A: You can use the Aetna Navigator tool called Price-a-Drug to find out the cost of your prescription drugs.

Q8: How can I choose the best available plan option for my “total spend” if my healthcare providers don’t tell me how much my services will cost?

A: Two new cost estimator tools are available to help you decide which medical plan is the best plan for your needs. Alex is Aetna’s online and interactive benefits counselor that provides estimates your premiums and out-of-pocket costs based upon general information you provide. The Aetna Plan Selection & Cost Estimator tool provides more precise cost estimates but requires you to input information about your actual medical expenses. Both tools can be found on McClatchy’s LiveWell website.
Q9: If I am the only one utilizing the Savings Advantage plan in my family of 3, why am I required to satisfy the full family tier deductible before the plan will start paying co-insurance?

A: The Savings Advantage plan is a High Deductible Health Plan (HDHP). These plans are regulated by the government, and the government has set requirements around how the individual and family deductibles are designed.

Q10: If I am enrolled in the Savings Advantage plan and terminate employment, will I still have access to my HSA funds if I enroll in COBRA? If my effective COBRA coverage date is July 1, 2013, will I eligible for the July employer HSA contribution?

A: You will have access to your HSA funds and can continue to make contributions to your HSA account if you enroll in the Savings Advantage plan through COBRA. You can also pay your COBRA premium from your HSA account. However, you will not be eligible for the July employer HSA contribution; you must be an active employee at the time the contribution is made.

Q11: I’m currently enrolled in a health Flexible Spending Account (FSA). How will that affect my HSA in January if I enroll in the Savings Advantage plan during Open Enrollment?

A: You may have an HSA and make contributions to your HSA account if your FSA balance is depleted by Jan. 1. However, if you have an FSA account balance on Jan. 1, you will not be able to enroll in an HSA and make contributions to the account until April 1, 2013 – and your HSA company contribution limit will be prorated for the shorter enrollment period.

Q12: Can I still use the Wal-Mart $4 generic program (or any other similar program) with the Savings Advantage plan?

A: Yes. You can use a $4 generic program even if you are enrolled in the Savings Advantage plan. You should ask the pharmacy to process the claim with Aetna so your expenses can be counted toward your deductible and out-of-pocket limit.