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A Common Misconception about FSA Substantiation

Thanks to new rules issued by the IRS, substantiation under your health flexible spending account (FSA) is easier. The implementation of

specialized, point-of-service systems at many of your favorite retailers makes it easier to determine which items purchased are eligible expenses under the FSA. Merchants then provide a feed to ADP, which verifies the transaction without any further action by you. The list of merchants using this technology grows every day. To view the current list of IIAS-compliant merchants, go to www.flexdirect.adp.com and click on “More About FSA Card” link. In addition, your qualified medical, dental, vision and pharmacy copays will auto-substantiate as well.

If ADP can’t substantiate your claim by one of the methods described above, you will be asked to substantiate your purchase by providing a detailed receipt or Explanation of Benefits (EOB). A common misconception is that payments made for medical treatment at a hospital or doctor’s office will automatically substantiate. However, not all services are considered eligible expenses (such as elective cosmetic surgery or teeth whitening); therefore, substantiation is required. While the IRS requires you to retain itemized receipts for all FSA purchases, this might help you determine which receipts to keep handy. Please note that ADP is required to deactivate debit cards for participants who do not respond in a timely manner to substantiation requests.

Resolving Claim Issues

Are you having a problem with a claim and don’t know what to do? First, contact the appropriate carrier and try to work with them to resolve your issue. Carrier contact information can be found on the back of your ID card or on the General HR Resource page in the back of the 2008 Enrollment Guide found on the Intranet. If after working with the carrier the issue is still unresolved, please contact the HR Service Center at 317-338-8640 or 1-877-784-4772 or by email at HRx@stvincent.org and we will be happy to assist you.

Other things the HR Service Center can help you with:

- Ask questions about your benefits
- Report a Family Status Change
- Update your Beneficiary information for life/AD&D insurance
- Update information on your covered dependents
- Report college student status for dependents
- Enroll newborns



Pump It Up (and Pay Less)

Filling up the gas tank can cost more than an admission ticket to the kid’s favorite theme park. Pinch your pennies with these anti-gas-guzzling tips from the Federal Trade Commission:

- **Put it on cruise.** Using cruise control on the highway improves a car’s fuel economy.
- **Improve your packing skills.** Resist the urge to load up your car’s roof rack or carrier with extra items. They create wind resistance that can decrease fuel economy by as much as five percent.
- **Do errands all at once.** You’ll not only save valuable minutes, you’ll save gas. Several short



- trips taken from a cold start can use twice as much gas as one trip in the same distance when the engine is warm.
- **Get rid of junk in the trunk.** Lugging around an extra 100 pounds in your trunk will reduce fuel economy by two percent.
- **Don't feel the need for speed.** Gas mileage goes down rapidly when you push the speedometer above 60 miles per hour.
- **Change the air filters.** Clogged filters can decrease gas mileage up to 10 percent.

And don't forget the most important tip – making sure you have the right auto insurance coverage. For free, no-obligation quotes that include special group rates and discounts, call MetLife Auto & Home at 1 800 GET-MET8 (1-800-438-6388). Friendly, experienced representatives are available Monday through Saturday and weekday evenings to answer your questions.



Take Advantage of Associate Pharmacy Low-Cost Prescriptions

If you have medical coverage with St. Vincent and use the Associate Pharmacy, you are already saving money with lower copays:

Copay Amounts	Level 1	Level 2	Level 3
30-day Supply	\$10.00	\$23.00	\$50.00
	Level 1	Level 2	Level 3
90-day Supply	\$25.00	\$57.50	\$125.00

However, if the actual cost of the drug is less than \$10, you pay the greater of the actual cost of the drug or a minimum copay of \$4 on all 30-day or 90-day prescriptions. Examples included:

- Fluoxetine 20mg
- HCTZ 25mg
- Metformin 500mg
- Metformin XR 500mg
- Triamterene/HCTZ 37.5mg/25mg
- Cyclobenzaprine 10mg
- Furosemide 40mg
- Carvedilol 25mg

- Atenolol 25mg
- Lisinopril 10mg
- Citalopram 20mg

Don't live in the Indianapolis area? The Associate Pharmacy offers mail order (soon to be rolled out to all facilities). **In nearly all cases, using the Associate Pharmacy instead of RightSource or a regular retail pharmacy saves both YOU and St. Vincent money.**

Home Gym or Health Club?

Deciding whether to set up a home gym or join a health club depends on your situation.

- **Consider convenience.** If you have access to a club through your employer, the decision may be simple. And if you live in a remote area, far from the nearest gym, a home-based workout could be your best choice.
- **Consider your personality.** Fitness experts agree your personality and body profile can both influence your fitness routine. You might be intimidated by exercising at a club, especially if you're overweight or out of shape. Gyms are full of people who share your body fat readings and your shyness. The difference between you and them? They're getting in shape!
- **Consider your schedule.** If finding time for fitness is your largest obstacle, a home workout might give you more flexibility to exercise at odd hours when clubs are usually closed. Remember, a fitness routine will require time no matter where you exercise.
- **Consider your fitness goals:** Do you want to build strength? Increase flexibility? Improve endurance? Enhance your overall health? This will drive your decision.

Health club costs: On average, you will pay a one-time enrollment fee of \$150 and \$55 a month or more for a single adult membership.

Home gym price tags: You can spend as much as \$1,000 for a treadmill or stationary bike – or spend a few dollars for a jump rope or a pair of good running shoes to get you started.

The overall question to keep in mind: **How will my decision help move me closer to my fitness goals?**

**Parting Shots of our HealthMiles
iPod winners!**



**Andrea Baysinger (St.Vincent Clay) presented by
Jerry Laue (Administrator)**



**Tracy Klinkhamer (Seton Specialty) presented by
Megan Frew (HR)**



**Justin Embry (St. Joseph) presented by Jill
Babcock (HR)**

**Not pictured:
Peggy Reynolds (Saint John)
Ashley Mason (Stress Center)**