# Barre UUSD

Welcome to your Healthy Dollars Benefit Account. This letter includes your funding amounts, eligible expenses, tips on accessing your funds and instructions on accessing your account online. If you have any questions about the benefits or the card, please feel free to contact us at service@healthydollarsinc.com or 877-900-MYRX (6979)

**Plan Year: 1/1/2026 – 12/31/2026**

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**Health Reimbursement Account (HRA)**

| Licensed Employees | Single | Single out of pocket * | Family | Family out of pocket * |
|---|---|---|---|---|
| Platinum | $1,900 | $900 | $4,000 | $1,600 |
| Gold | $1,900 | $1,200 | $4,000 | $2,200 |
| Gold CDHP | $1,900 | $600 | $4,000 | $1,000 |
| Silver CDHP** | $1,900 | $2,100 | $4,000 | $4,000 |

| Non- Licensed Employees | Single | Single out of pocket * | Family | Family out of pocket * |
|---|---|---|---|---|
| Platinum | $2,200 | $600 | $4,400 | $1,200 |
| Gold | $2,200 | $900 | $4,400 | $1,800 |
| Gold CDHP | $2,200 | $300 | $4,400 | $600 |
| Silver CDHP** | $2,200 | $1,800 | $4,400 | $3,600 |

*The out-of-pocket amount is based upon the total out of pocket limit for that plan. Please refer to the SBC (Summary of Benefit Coverage) for each plan design to determine how the out of pocket is determined.

**Silver CDHP funds can be allocated to an HSA. Please see the HSA employee plan details below for more information.

- **Eligibility -** Please refer to your employment contract for eligibility in the plan.
- **HRA Eligible Expenses:** Medical and Prescription Deductible, Co-Insurance & Co-pays associated with the BCBS plan you have enrolled in. ***Reimbursement for co-pays must be submitted manually and will be reimbursed via direct deposit.**
- **Accessing HRA funds**
  - **Funds will be available on January 1st.**
  - **Healthy Dollars will send checks to your providers automatically.**
  - **Your Health Dollars card will be used to pay for prescription deductible charges.**
- **Plan Termination –** End of Month - Employees have 90 days from the last date of eligibility to submit claims for payment or reimbursement for services that occurred during plan eligibility.

**Health Savings Account (HSA)**

| Licensed Employees | Single Plan | Single out of pocket* | Family | Family out of pocket * |
|---|---|---|---|---|
| Silver CDHP | $1,900 | $2,100 | $4,000 | $4,000 |
| Non- Licensed Employees | | | | |
| Silver CDHP* | $2,200 | $1,800 | $4,400 | $3,600 |

| HSA Contribution Limit | Single Plan | 2-Person Plan | Family Plan |
|---|---|---|---|
| Contribution Limit (District & Employee) | $4,400 | $8,750 | $8,750 |
| HSA Catch-Up Contribution (age 55+) | $1,000 | $1,000 | $1,000 |

- **Eligibility -** Please refer to your employment contract for eligibility in the plan.
- **Contribution Limit -** IRS maximum – currently $4,400 (Individual) and $8,750 (Family), and $1,000 catch-up contribution permitted for participants 55 years and older.
- **HSA Eligible Expenses:** Medical, Prescription, OTC, Dental and Vision expenses. Please visit https://www.healthydollarsinc.com/members or use the QR Code to see a full list of eligible expenses.

- **Please Note -** Only your Medical and Prescription Deductible and Co-Insurance amounts go towards your BCBS out of pocket. Therefore, if you spend your HSA funds on other expenses, you may have out of pocket responsibilities.
- **Accessing HSA funds**
  - **You will use your Healthy Dollars card to pay for medical services AFTER they have been processed with BCBS.**
  - **Healthy Dollars funds are accessible via your Healthy Dollars card or manual claims.**
- **Plan Termination -** End of Month - HSA plan will be terminated 60 days after date of termination to allow for any additional deposits to process. Employees keep all accrued funds and will convert their employer-sponsored account to a personal account. Communication from Avidia will be sent with further details and next steps.

**Important HSA Plan Notes**

- Healthy Dollars will set up a bank account for you with Avidia Bank. Please keep an eye out for any communication from them as well.
- Funds for the HSA will be provided to you on January 1st. Any additional payroll contributions will accumulate in your account throughout the year.
- HSA contributions, disbursement, and investments are all tax-free.
- You are responsible for the proper usage of your funds. Please hold on to all detailed receipts for your HSA expenses.
- When using your Healthy Dollars card, make sure that all medical and prescription services are submitted through BCBS and processed before you make a payment with your card.
- Healthy Dollars will issue a card for each employee and their spouse. If you need an additional card for an adult child, please email service@healthydollarsinc.com to request one.
- Cards will be mailed to your home address in separate, non-descript envelopes.
- You do not need a PIN to use your HD card.

- Set up an account online or through the mobile app to check balances, view transactions and set up bill pay.
- Check out our website www.healthydollarsinc.com and navigate to our Members page for more resources and answers to frequently asked questions (FAQ's).

**Flexible Spending Account (FSA)**

- **Eligibility -** Please refer to your employment contract for eligibility in the plan.
- **Contribution Limit -** IRS maximum **–** currently $3,400 per employee.
- **Eligible Expenses –** Navigate to HealthyDollarsInc.com/Members or use the QR Code to see a full list of FSA eligible expenses.
- **Rollover -** $680 of unused funds will roll into your next plan year's account.
- **Plan Termination:** End of Month **-** Employees have 90 days from the last day of the month of insurance eligibility to submit claims for payment or reimbursement.

**Limited Purpose Flexible Spending Account (LPFSA)**

- **Eligibility -** Please refer to your employment contract for eligibility into the plan.
  - Employees enrolled in and contributing to a Health Savings Account (HSA) are eligible to participate in the Limited Purpose FSA.
- **Contribution Limit -** IRS maximum **–**$ 3,400 per employee.
- **Eligible Expenses for *LPFSA* –** Dental and Vision Expenses ONLY.
  - **Exception-** Once you have met the minimum IRS required deductible (2026 limits $1,700-single $3,400-family) you can contact Healthy Dollars to have your LPFSA converted into a Full FSA if you choose.
- **Rollover -** $680 of unused funds will roll over into your next plan year's account.
- **Plan Termination –**End of Month - Employees have 90 days from the last date of eligibility to submit claims for payment or reimbursement for services that occurred during plan eligibility.

**Dependent Care Account (DCA)**

- **Eligibility:** Please refer to your employment contract for eligibility in the plan.
- **Contribution Limit -** $7,500 per family.
- Funds are available as they are withdrawn from your paycheck and expenses incurred.
- Daycare, after-school care, summer camps for children under age 13; adult daycare.
- Continual reimbursement 2 business days after payroll is available if you are using a consistent provider, such as a daycare or preschool. Please note, summer & vacation camps may not be reimbursed until the camp dates have happened.

- **Plan Termination -** End of Month **-** Employees have 90 days from the last date of eligibility to submit claims for payment or reimbursement for services that occurred during plan eligibility.

**Important Plan Notes**

- When using your Healthy Dollars card, make sure that all medical and prescription services are submitted through your medical plan and processed before you make a payment with your card.
- Please hold on to all documentation showing date of service, services rendered, amount owed and paid as you may be asked to provide it to Healthy Dollars for verification purposes per IRS regulations.
- Healthy Dollars will issue a card for each employee and their spouse. If you need an additional card for an adult child, please email service@healthydollarsinc.com to request one.
- Cards will be mailed to your home address in separate, non-descript envelopes.
- You do not need a PIN to use your Healthy Dollars card.
- Set up an account online or through the mobile app to check balances and view transactions.
- Check out our website www.healthydollarsinc.com and navigate to our Members page for more resources and answers to frequently asked questions (FAQ's).

**Online Account Instructions**

To set up your account online go to www.healthydollarsinc.com or download our app which is available on the Apple App Store and the Android Market! Just Search for "Healthy Dollars".

**Smartphone App Instructions**

1. Click 'Sign Up'.
2. Enter your First Name, Last Name, and home zip code.
3. Check the button if you have received a debit card for your benefits account. If you did not receive a card or if it is not available, leave this button unchecked.
4. If asked, your Employer ID is **AAIBARRESU (Barre Supervisory Union), AAIBARRETOWN (Barre Town), AAIBARRECITY (Barre City), AAISPAULDING (Spaulding HS)** and your Employee ID is your Social Security Number, no dashes or spaces.
5. To verify your account, please select either email or phone number to send a code to.
6. Enter the code received either by email or by text.
7. Enter your email address and create your User ID and Password. Username must be between 8-12 characters. Passwords must be 8-16 characters and contain 3 of the 4 following types of characters: an upper-case letter, a lower-case letter, a special character (!, @, #, $, etc.) or a number.
8. Answer four (4) security questions, click Submit, and confirm when prompted.
9. Once logged in, please go to your Personal Information, and update your reimbursement method to direct deposit. You will need your bank account information to do this.

**Desktop Instructions**

1. On the www.healthydollarsinc.com webpage, click on 'Portal Login' on the upper right-hand side of the home page.
2. Click on 'Member Portal' on the Portal Login page.
3. Click on 'Register'.
4. Create a Username; must be between 8-15 characters.
5. Create a Password; must be between 8-16 characters and must contain three (3) of the following types of characters:
   a. UPPER CASE LETTER
   b. lower case letter
   c. special character (!, @, #, $, etc.)
   d. number
6. Enter your first and last name.
7. Enter your email address.
8. Registration ID: Your Employer ID is **AAIBARRESU (Barre Supervisory Union), AAIBARRETOWN (Barre Town), AAIBARRECITY (Barre City), AAISPAULDING (Spaulding HS).**
9. Employee ID: enter your social security number without dashes or spaces.
10. Check the 'I accept Terms of Use' box and then check 'Next'.
11. Once logged in, please check your demographic information, and enter your direct deposit information.

If you have any trouble creating an account or have any questions, please call us at 877-900-6979 or email us at service@healthydollarsinc.com.

**Employee HSA Direct Contribution**

1. Log into your Healthy Dollars Account.
2. From "My Accounts" at the top of the screen, click on "Health Savings Account – HSA."
3. Click on "Contributions."

4. If you have not added a personal bank account to draw funds from you will need to do this FIRST by clicking on "Bank Accounts" and adding one.
5. Choose "Add Contribution" to make a deposit into your account. Please note you are subject to any federal maximums.

**Employee HSA Payment Submission**

1. Login into your Healthy Dollars Account.
2. From "My Accounts" at the top of the screen, click on "Health Savings Account – HSA."
3. Select "HSA Bill Pay."
4. Choose your payment request type.
5. Pay Me – If you've already paid a bill and are seeking reimbursement.
6. Choose how you would like funds to be sent to you and the amount.

7. Pay Someone Else – If you have not paid a bill and want your HSA to pay a provider directly.
8. Enter Payee Name, Account Number with Payee, if applicable, and Amount to pay.
9. Select Payment Preferences – Once, Weekly or Monthly.
10. Click Submit.