

Overview of Lumenos HSA 3000/6000 Plan

A Health Savings Account (HSA) has **two basic components:**

1. The High Deductible Health Plan (HDHP)

Deductible	Network	Out of Network
-Single	\$3,000	\$3,000
-Family*	\$6,000	\$6,000
Coinsurance	100%	70%/30%
Out of Pocket Maximum		
-Single	\$3,000	\$6,000
-Family*	\$6,000	\$12,000

* If Family coverage is selected an individual must satisfy the entire family deductible whether incurred by one person or multiple family members.

2. The Health Savings Account - *Maximum Annual Contributions to HSA*

Maximum Contribution to your HSA for 2012**

Single coverage.....	\$3,100
Family coverage	\$6,250

**If an individual does not stay in the HSA-eligible plan 12 months after making their initial contribution, the amount contributed for months during which the individual was not in the HSA-eligible plan will be included in income and subject to a 10 percent additional tax. If you are 55 or older, you may add a catch-up contribution of \$1,000.

How to get started

Review the Medical, Life and Dental Insurance brochure and the Lumenos HSA 3000/6000 information page. If you decide that an HSA is for you, follow these easy steps:

- 1) To change to the Lumenos HSA 3000/6000 health insurance plan, simply send a written request to ISMA.
- 2) To start a Health Savings Account, contact an HSA administrator. If you don't already have one in mind, we suggest HSA Bank, which offers very good service



and competitive fees. For more information and to print HSA Enrollment Forms, go to www.hsabank.com.

For questions about the Anthem Lumenos HSA 3000/6000 medical plan: If you are already enrolled in another ISMA plan call ISMA toll-free at (800) 257-4762, otherwise call Insurance Agency toll-free at (877) 647-2242. For questions about the Health Savings Account, i.e., starting the account, investment options, disbursements, etc., call HSA Bank toll-free at (800) 357-6246.