

Your Consumer Choice Plan user guide

A step-by-step guide to using the Consumer Choice Plans in 2015

HILLENBRAND, INC.

HOME PLAN BASICS SET UP YOUR HSA USE YOUR PLAN + HSA LIVE HEALTHIER SAVE MONEY LEARN MORE



*Choose Well.
Live Well*

Take charge of your health - and your money.

Hillenbrand is pleased to give you more control over your health care, and what you spend on it, with the Consumer Choice Plans.

Both of Hillenbrand's Consumer Choice Plan options — Core and Buy-Up — encourage you to lead a healthy lifestyle and to buy smart when you need health care. In turn, they offer you lower premiums, tax advantages, and generous company contributions to your own Health Savings Account (HSA).

This website explains how the Consumer Choice Plans work and what you need to know every step of the way, from visiting your doctor to paying the bill. You'll even find tips to help you live healthier and save money in the process.

For more information, visit the Hillenbrand Benefits Center at hillenbrandbenefits.com or call 1-866-470-0846.

To enroll, log on to hillenbrandbenefits.com



Bookmark this website

You'll want to refer to this guide throughout the year. It addresses questions you may have as you receive medical care and use your HSA.

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HILLENBRAND, INC.

Welcome!

When it comes to the Hillenbrand Consumer Choice Plans, what best describes you?

I'm already
enrolled

I'm currently
not enrolled



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The Consumer Choice Plans at a glance

Both of Hillenbrand's Consumer Choice Plan options — Core and Buy-Up — have the same three key features.

1. Low-premium, high-deductible coverage.

The Consumer Choice Plan premiums are lower compared to traditional health insurance plans like PPOs, allowing you to keep more of each paycheck. And, while the annual deductible is higher, you can use the tax-free money in your personal Health Savings Account (HSA) to help cover your out-of-pocket costs (see below). [See complete coverage details »](#)



2. Tax-advantaged Health Savings Account with an annual contribution from Hillenbrand.

Consumer Choice Plan participants are provided with a Health Savings Account (HSA) for use in paying for eligible medical expenses — including deductibles and coinsurance — with tax-free dollars. As an added benefit, Hillenbrand will contribute money to your account to help you cover costs (up to \$2,000). [See more HSA details »](#)

3. Free in-network preventive care.

Preventive care is fully covered, so you pay nothing as long as you receive this type of care from in-network providers. Preventive care includes annual physicals, well-child checkups, immunizations, flu shots, well-woman exams and mammograms, and other cancer screenings.

[Learn more about the importance of preventive care »](#)

To enroll, log on to [hillenbrandbenefits.com](#)

Cost and coverage details

When it's time to pay for your health care services, follow these guidelines.

Preventive care — Covered at 100%, so you pay nothing.

Non-preventive care — Follow a simple three-step process to pay for your non-preventive medical expenses and prescription drugs:

1. You pay 100% of your initial medical costs until you meet your annual deductible.
2. After you meet your annual deductible, the plan pays a certain percentage (known as "coinsurance") of any further costs until you reach your annual out-of-pocket maximum.
3. Once you meet your out-of-pocket maximum, the plan pays 100% of your eligible expenses for the remainder of the year.

You'll only follow this process as far as needed in any given year — for example, if you don't meet your annual deductible, steps two and three won't apply.

Glossary

Need help with the terms on this page? Use the [glossary!](#)

Consumer Choice Core	Consumer Choice Buy-Up
Plan premium (monthly): Assumes tobacco-free discount	
\$31.76 employee-only	\$48.77 employee-only
\$83.93 employee + spouse	\$131.57 employee + spouse
\$71.45 employee + child(ren)	\$112.29 employee + child(ren)
\$129.30 employee + family	\$205.29 employee + family
Hillenbrand annual contribution to your Health Savings Account (HSA)	
\$750 employee-only	\$1,000 employee-only
\$1,500 all other coverage levels	\$2,000 all other coverage levels
Annual deductible (applies to non-preventive charges) Use the money in your HSA to help pay for your deductible	
In-network: \$2,500 employee-only \$5,000 all other coverage levels Out-of-network: \$5,000 employee-only \$10,000 all other coverage levels	In-network: \$1,500 employee-only \$3,000 all other coverage levels Out-of-network: \$3,000 employee-only \$6,000 all other coverage levels
Out-of-pocket maximum (includes annual deductible and copayments)	
In-network: \$4,000 employee-only \$8,000 all other coverage levels Out-of-network: \$8,000 employee-only \$16,000 all other coverage levels	In-network: \$3,000 employee-only \$6,000 all other coverage levels Out-of-network: \$5,950 employee-only \$11,900 all other coverage levels
Employee coinsurance Use the money in your HSA to help pay for your coinsurance	
In-network: 30% after you have reached the deductible Out-of-network: 40% after you have reached the deductible	In-network: 10% after you have reached the deductible Out-of-network: 30% after you have reached the deductible
Preventive care	
In-network: Plan pays 100% as dictated by the Preventive Guidelines* Out-of-network: Coinsurance	In-network: Plan pays 100% as dictated by the Preventive Guidelines* Out-of-network: Coinsurance
Non-preventive care (including primary care and specialist office visits, hospital charges, mental health, substance abuse, urgent care and emergency room visits, and all other covered services)	
Coinurance	Coinurance
Prescriptions: In-network retail (up to a 30-day supply)	
Generic: Coinsurance Preferred: Coinsurance Non-preferred: Coinsurance	Generic: Coinsurance Preferred: Coinsurance Non-preferred: Coinsurance
In-network mail-order service (up to a 90-day supply)	
Generic: Coinsurance Preferred: Coinsurance Non-preferred: Coinsurance	Generic: Coinsurance Preferred: Coinsurance Non-preferred: Coinsurance

*Preventive Care Services are updated annually and may change throughout the year.

To enroll, log on to [hillenbrandbenefits.com](#)

Glossary

Refresh your memory on the meaning of these key terms.

Deductible: Amount you pay out of your pocket for covered, non-preventive medical expenses during the plan year (including medical and prescription drug expenses) before the plan shares in the costs. [View the Consumer Choice Plan deductibles.](#)

Coinurance: How you and Hillenbrand share costs after you meet the plan's annual deductible. [View the Consumer Choice Plan coinsurance rates.](#)

Generic drug: A prescription drug that is proven to be just as safe and effective as its brand-name equivalent, but usually costs less.

In-network: Refers to doctors or health care facilities that are part of your Consumer Choice Plan network. Your deductible, coinsurance, and out-of-pocket maximums are lower for in-network care compared to out-of-network care. Visit [www.anthem.com](#) to search your area for an in-network doctor or health care facility.

Non-preferred brand-name drugs: Brand-name drugs that generally carry a higher cost because they are not on CVS Caremark's preferred drug list. If you are taking a prescription drug that is non-preferred, you may wish to ask your doctor about an alternative that is on the preferred list. Typically, a drug is considered non-preferred when there is another drug that treats the same condition available as a generic or on the preferred list.

Out-of-pocket maximum: The most you pay in a plan year for covered expenses. Your deductible and coinsurance count toward your out-of-pocket maximum. Once you meet it, the plan pays 100% for covered services for the rest of the year. [View the Consumer Choice Plan out-of-pocket maximums.](#)

Preferred brand-name drugs: Brand-name drugs that generally save you money over non-preferred brand-name drugs because they are on CVS Caremark's preferred drug list.

Preventive care: Routine physical exams and health screenings (like routine blood tests, immunizations, Pap smears, prostate screenings, and other age-appropriate health screenings) that are usually performed by your in-network personal doctor. In-network preventive care services are covered at 100%, so you pay nothing. If the same tests are done to diagnose an illness or treat a known condition, they are not considered preventive care and the deductible and coinsurance apply.

Primary doctor: The doctor — usually a general practitioner — whom you visit for all of your primary care needs, including acute and chronic illnesses, preventive care, and health education.

Tax dependent: All dependents you can claim on your tax form. Please see IRS regulations at [www.irs.gov](#) for specific examples.

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To enroll, log on to [hillegenbrandbenefits.com](#)

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Eligible HSA expenses

You can use your Health Savings Account (HSA) to cover qualified medical expenses (as defined by the IRS) for you and your family, including:

- Your annual deductible.
- Coinsurance.
- Doctor's visits.
- Prescription drugs.
- Dental and vision care.
- Nursing care.
- Psychiatric care.
- Chiropractic care.
- Certain health care premiums for coverage such as:
 - COBRA coverage.
 - Health plans maintained while receiving unemployment compensation.
 - After age 65, any health insurance other than a Medicare supplement policy.
- Medicare Part B, C, and D premiums and deductibles; copays and coinsurance under any part of Medicare.

For a complete list of qualified medical expenses, see Publication 502, available at www.irs.gov.



Not sure if an expense is HSA eligible?

Don't guess — find the answer in Publication 502 at www.irs.gov. If you use your HSA money for expenses other than qualified medical expenses, you will be responsible for taxes on the withdrawal from your HSA, as well as a 10% penalty on those funds. [Learn more about tax implications of HSAs »](#)

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Important HSA tax information

Because your Health Savings Account (HSA) offers triple tax advantages, there are also a few tax implications you need to be aware of:

1. Disclose all HSA contributions and withdrawals on your taxes.

You will need to submit form 8889 along with your tax return. U.S. Bank will provide a 2015 Health Savings Account (HSA) statement you can use when filing your taxes. In addition, your W-2 will display the total amount Hillenbrand contributed to your HSA.

2. Be aware of IRS limits.

If the total contributions to your HSA (you plus Hillenbrand) exceed the annual IRS limit, the excess amount is subject to standard income tax plus a 6% excise tax. If you withdraw the excess amount before your tax filing deadline, you can avoid paying the excise tax.

3. Get the facts.

IRS Publication 969, available at www.irs.gov, is specific to the HSA and other tax-advantaged accounts. It contains detailed information about HSA qualifications, contributions, and distributions and explains how your HSA contributions will affect your tax return.



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Keep up with preventive care

While no one is perfectly healthy all the time, making the most of your **free** preventive care can help you prevent certain illnesses. Many health problems start as small issues — the kind we sometimes ignore, but that can turn serious if undetected or untreated. Getting regular checkups can help you catch things that might be putting your health at risk.

Receiving the correct preventive care depends on your age — for example, your children need different preventive care than you do. Ask your doctor about the preventive care that's right for you. For a full list of preventive services that are 100% covered, visit www.hdplus.com or the Hillenbrand Benefits Center at hillenbrandbenefits.com.



Covered preventive care includes:

- Well-baby care.
- Immunizations.
- Annual checkups.
- Pap tests.
- Tests for cholesterol and blood pressure.
- Mammograms.
- Prostate screenings.
- Colorectal screenings.
- Bone density (over 60).

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1. Low-premium, high-deductible coverage.

The Consumer Choice Plan premiums are lower compared to traditional health insurance plans like PPOs, allowing you to keep more of each paycheck. And, while the annual deductible is higher, you can use the tax-free money in your personal Health Savings Account (HSA) to help cover your out-of-pocket costs (see below). [See complete coverage details »](#)



2. Tax-advantaged Health Savings Account with an annual contribution from Hillenbrand.

Consumer Choice Plan participants are provided with a Health Savings Account (HSA) for use in paying for [eligible medical expenses](#) — including [deductibles and coinsurance](#) — with tax-free dollars. As an added benefit, Hillenbrand will contribute money to your account to help you cover costs (up to \$2,000). [See more HSA details »](#)

3. Free in-network preventive care.

Preventive care is fully covered, so you pay nothing as long as you receive this type of care from in-network providers. Preventive care includes annual physicals, well-child checkups, immunizations, flu shots, well-woman exams and mammograms, and other cancer screenings.

[Learn more about the importance of preventive care »](#)

To enroll, log on to [hillenbrandbenefits.com](#)

The HSA at a glance

The Health Savings Account (HSA) is a benefit for employees who participate in a Consumer Choice Plan. It allows you to pay for eligible medical expenses with tax-free dollars — and Hillenbrand will contribute money into your account each year.



A word about taxes

Because your HSA enjoys many tax advantages, there are a few tax implications that you should be aware of.

How the HSA works

- A bank account is set up in your name with U.S. Bank. This bank account will allow you to pay providers directly or reimburse yourself for eligible health care expenses each year.
- Hillenbrand will contribute money to your account as follows:

Consumer Choice Plan Core	Consumer Choice Plan Buy-Up
\$750 for employee-only coverage	\$1,000 for employee-only coverage
\$1,500 all other coverage levels	\$2,000 all other coverage levels

- You can also have money automatically deducted from your paycheck and deposited into your HSA on a before-tax basis. In 2015, the limits on total contributions to your account (from both you and Hillenbrand) are as follows:
 - Up to \$3,350* annually for employee-only coverage
 - Up to \$6,650* annually all other coverage levels
 - If you're age 55 or older, you may contribute an additional \$1,000 annually as a catch-up contribution
- Any interest or earnings on your money builds tax-free.*
- You may withdraw the money tax-free to pay for health-related expenses. Spend it by using a convenient HSA payment card, or reimburse yourself by completing and submitting a U.S. Bank Distribution Request Form.*
- The money in your HSA is yours to keep and can be rolled over from year to year (unlike the money in a Flexible Spending Account). You can take it with you if you leave the company, and you can even use it for health-related expenses during retirement.

* Money in an HSA grows tax-free and can be withdrawn tax-free as long as it is used to pay for qualified health-related expenses (a list of eligible expenses can be found in IRS Publication 502, available at www.irs.gov). If money is used for ineligible expenses, you will pay ordinary income tax on the amount withdrawn. If you withdraw the money before age 65, you will also pay a 20% penalty tax.

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Why choose a Consumer Choice Plan?

Hillenbrand is committed to the total well-being of you and your family — not only your physical health, but your financial health, too.

That's why we offer you a different type of medical plan that helps you take care of both. It's called the **Consumer Choice Plan** because it gives you more control over your health care and what you spend on it.

Perhaps you've overlooked this plan in the past, or felt it would just be easiest to stay with your PPO coverage. But the Consumer Choice Plan is well worth considering — here are three reasons why.

- 1. You pay low premiums in exchange for a higher deductible.**
- 2. You get a tax-advantaged savings account with spending money from Hillenbrand.**
- 3. You pay nothing for preventive care.**

\$ How much could you save?

Three employees like you compare costs *

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Perhaps you've overlooked this plan in the past, or felt it would just be easiest to stay with your PPO coverage. But the Consumer Choice Plan is well worth considering — here are three reasons why.

1. You pay low premiums in exchange for a higher deductible.

For 2015, you can choose from two Consumer Choice Plan options — Core and Buy-Up. Both charge much lower premiums than traditional PPO plans, so you get to keep more of your paycheck each month. And, while the annual deductible is higher, you can use the tax-free money in your Health Savings Account (HSA) to help cover your out-of-pocket costs.

A higher deductible gives you more control over how you spend your money. Instead of spending more money on premiums to pay for coverage that you may or may not need, you save your money in a tax-advantaged account to pay for your health care expenses as they arise.

[Learn more about coverage and costs under the Consumer Choice Plans »](#)

2. You get a tax-advantaged savings account with spending money from Hillenbrand.

When you enroll in a Consumer Choice Plan, you are provided with a Health Savings Account (HSA) — it's one of the best perks of this type of plan. Each year, Hillenbrand, Inc. will make a generous contribution to your HSA — up to \$2,000 in 2015 — to help you cover your out-of-pocket costs. All contributions to and withdrawals from your account are tax free, as long as you use the money to pay for eligible health-related expenses. Additionally, all the money in the account is yours and will never be forfeited. You can roll it over at the end of each year and take it with you if you leave the company. You can even use the money for health-related expenses during retirement.

[Learn more about the HSA \(and Hillenbrand's contribution to it\) »](#)

3. You pay nothing for preventive care.

To make it easier for you to stay well, preventive care is fully covered under the Consumer Choice Plans, as with all of Hillenbrand's medical plans. That means you pay nothing toward your deductible and no copays as long as you receive this care from in-network providers. Preventive care includes annual physicals, well-child and well-woman exams, immunizations, flu shots, cancer screenings, and more.

[Learn more about your free preventive care and how you can use it to stay healthy »](#)

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Eligibility

You can open a Health Savings Account (HSA) if you meet all of the criteria set by the Medicare Act of 2003 (which established HSAs). To participate, you:

- Must be enrolled in a qualified high deductible health plan like Hillenbrand's Consumer Choice Plans.
- Cannot simultaneously participate in a traditional Health Care Flexible Spending Account (FSA).
- Cannot be covered by health insurance other than a high deductible health plan like Hillenbrand's Consumer Choice Plans (for example, through your spouse's employer's plan).
- Cannot be enrolled in Medicare or Medicaid.
- Cannot be claimed as a dependent on someone else's tax return.



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How to activate your account

Once you've made sure that you're eligible to participate in a Health Savings Account (HSA), you can activate your account — it's easy!

1. Activating your account.

Hillenbrand's HSA provider is U.S. Bank. Shortly after you enroll in a Consumer Choice Plan, you will receive a welcome letter or email from U.S. Bank containing everything you need to activate your account electronically. Once your enrollment has been processed, U.S. Bank will send you a U.S. Bank Payment Card that you can use to pay for health care services and prescriptions out of your HSA.

2. Access your HSA online.

Once you've activated your HSA, you can access your account online at www.MyCDH.usbank.com. Follow the on-screen instructions to set up a user name and password.

3. Designate your beneficiary.

While you're logged in, it's important to designate a beneficiary. This will ensure that the tax-free dollars in your HSA are immediately available to him or her to use for qualified medical expenses in the event of your death. If you don't specify a beneficiary, your HSA funds will go to your legal spouse, if you have one. If not, the funds will go to your estate and may not be immediately available.

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How money goes into your account

During the Open Enrollment period, think about the money that will go into your Health Savings Account (HSA). Remember, the money in your HSA comes from two sources: Hillenbrand and you. So, how much should you contribute to your account? Follow these four steps to help you decide and make your contribution elections.

Step 1: Consider Hillenbrand's contribution to your HSA.

Remember, Hillenbrand will contribute to your HSA:

Consumer Choice Plan Core	Consumer Choice Plan Buy-Up
\$750 for employee-only coverage	\$1,000 for employee-only coverage
\$1,500 all other coverage levels	\$2,000 all other coverage levels

Step 2: Know the IRS contribution limits.

The IRS issues annual limits each May on how much you, together with Hillenbrand, can contribute to an HSA. For the 2015 plan year, those limits are (see IRS Publication 969 for information regarding limits for married couples):

- \$3,350 if you have employee-only coverage.
- \$6,650 all other coverage levels.
- Up to an additional \$1,000 if you are 55 or older.

What if your total HSA contribution exceeds the annual IRS limit?

Your excess contributions are subject to standard income tax rates plus a 6% penalty. If you request a refund using the withdrawal/distribution form through www.MyCDH.usbank.com, there is no penalty as long as the distribution is made before the tax filing deadline, generally April 15. Earnings on the excess amount are taxable, but the 6% penalty won't apply as long as the excess contributions are paid out before April 15.

Step 3: Determine how much you want to contribute.

Deciding how much to contribute to your HSA is a personal decision. Consider the following:

- Since the money in an HSA rolls over each year and is always yours to keep, you don't need to worry about losing money that's left over at the end of the year.
- As long as you don't exceed the IRS contribution limits, you have the flexibility to contribute the amount you want, when you want. For example:
 - You could make fixed payroll contributions taken equally from each paycheck throughout the entire year; or
 - You could contribute a large lump sum from your paycheck on January 1 and \$0 from all other paychecks throughout the year; or
 - You could make some combination of lump-sum contributions and ongoing contributions.
- You can change your HSA contribution amount at any time.
- The money in your U.S. Bank account will earn interest annually.

Bottom line? You can contribute to your HSA in a way that makes sense for you.

Step 4: Take action!

Once you've decided how much to contribute to your HSA, log on to hillenbrandbenefits.com to complete your Open Enrollment elections and designate your annual HSA payroll deduction.

Managing your HSA

Use your Health Savings Account (HSA) website, www.MyCDH.usbank.com, to monitor and manage your account on an ongoing basis.

Throughout the year:

- **See your progress** to see how much of your annual deductible you have met.
- **Check your HSA balance** to prevent overspending.
- **Change your HSA contribution** at any time during the year — you do not need to experience a qualified life event. To do so, contact the Hillenbrand Benefits Center at 1-866-470-0846 or log on to hillenbrandbenefits.com.

Special year-end considerations:

- **Look back, plan ahead.** Consider how your HSA contributions worked for you this past year. Did your HSA balance make sense for your medical expenses, or do you wish you'd contributed more to your account? Also, think about the health care needs of you and your family in 2015. If you anticipate a big expense, such as a surgery, you may want to start contributing more now.
- **Consider further reducing your tax liability by maximizing your HSA contribution.** As long as your HSA is established no later than December 1, 2015, you will have until April 15, 2016, to make a tax-deductible 2015 HSA contribution. For individuals, the IRS contribution limit is \$3,350, and for families the limit is \$6,650. And if you are 55 or older, you can contribute an extra \$1,000 on top of those limits.
[See additional tax considerations pertaining to your HSA »](#)

When you visit the doctor

When it's time to visit the doctor, the process may be a little different from what you've experienced in the past. Simply follow these steps:

- 1. Present your medical ID card at the time you receive care.** You don't pay anything at the time of your visit.
- 2. After your visit, your doctor will send a bill to Anthem.** You may also receive a copy of this bill for your records, but you still aren't required to pay anything yet.
- 3. Next, you will receive an Explanation of Benefits (EOB) from Health Design Plus (HDP)** showing what the plan pays and what you owe the doctor. The EOB is not a bill, just an explanation of how your claim was processed by the plan. It's important to carefully review your EOB to ensure it reflects the care you received and that all services are listed and coded correctly (like preventive care). If you feel that your EOB is incorrect, call HDP to see if the error can be corrected.
- 4. Your doctor's office will send you a final invoice** that reflects the negotiated rates. This is the point at which you should pay for your services by:
 - Using your U.S. Bank Payment Card;
 - Paying with money out of your pocket, then reimbursing yourself from your Health Savings Account (HSA); or
 - Paying with money out of your pocket and saving the money in your HSA for future expenses.



Who pays and when?

Remember, preventive care is covered at 100%, so you pay nothing. For non-preventive care:

- You pay 100% of your initial medical costs until you meet your annual deductible.
- After you meet your annual deductible, the plan pays a certain percentage of any further costs until you reach your annual out-of-pocket maximum (this is known as "coinsurance").
- Once you meet your out-of-pocket maximum, the plan pays 100% of your eligible expenses for the remainder of the year.

[See more coverage details »](#)

When you need a prescription

You have two options for filling prescriptions: at a **retail pharmacy** in the CVS Caremark network (up to a 30-day supply) for prescriptions you need right away or through the **mail-order service** with CVS Caremark (up to a 90-day supply) for prescriptions you take regularly.

Retail pharmacy

When you're filling your prescription at a retail pharmacy, here's what you need to do:

1. Present your medical ID card at the counter.
2. Pay for your prescription. You will pay for your prescriptions in full until you reach the annual deductible — after that, coinsurance will apply ([see coverage details](#)). Your payment options include:
 - o Using your U.S. Bank Payment Card;
 - o Paying with money out of your pocket, then reimbursing yourself from your Health Savings Account (HSA); or
 - o Paying with money out of your pocket and saving the money in your HSA for future expenses.

Note: If you use a retail pharmacy that does not participate in the CVS Caremark network, you will not receive coverage and will be responsible for paying the full cost of the prescription.

Mail-order service

If your doctor prescribes a long-term medication, consider using the mail-order service — it will save you time. For instructions on submitting a mail-order prescription, visit www.caremark.com or call CVS Caremark at 1-866-258-4318.



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Eligible HSA expenses

You can use your Health Savings Account (HSA) to cover qualified medical expenses (as defined by the IRS) for you and your family, including:

- Your annual deductible.
- Coinsurance.
- Doctor's visits.
- Prescription drugs.
- Dental and vision care.
- Nursing care.
- Psychiatric care.
- Chiropractic care.
- Certain health care premiums for coverage such as:
 - COBRA coverage.
 - Health plans maintained while receiving unemployment compensation.
 - After age 65, any health insurance other than a Medicare supplement policy.
- Medicare Part B, C, and D premiums and deductibles; copays and coinsurance under any part of Medicare.

For a complete list of qualified medical expenses, see Publication 502, available at www.irs.gov.



Not sure if an expense is HSA eligible?

Don't guess — find the answer in Publication 502 at www.irs.gov. If you use your HSA money for expenses other than qualified medical expenses, you will be responsible for taxes on the withdrawal from your HSA, as well as a 10% penalty on those funds.

[Learn more about tax implications of HSAs »](#)

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Keep up with preventive care

While no one is perfectly healthy all the time, making the most of your **free** preventive care can help you prevent certain illnesses. Many health problems start as small issues — the kind we sometimes ignore, but that can turn serious if undetected or untreated. Getting regular checkups can help you catch things that might be putting your health at risk.

Receiving the correct preventive care depends on your age — for example, your children need different preventive care than you do. Ask your doctor about the preventive care that's right for you. For a full list of preventive services that are 100% covered, visit www.hdplus.com or the Hillenbrand Benefits Center at hillenbrandbenefits.com.



Covered preventive care includes:

- Well-baby care.
- Immunizations.
- Annual checkups.
- Pap tests.
- Tests for cholesterol and blood pressure.
- Mammograms.
- Prostate screenings.
- Colorectal screenings.
- Bone density (over 60).

To enroll, log on to hillenbrandbenefits.com

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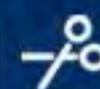
Choose a primary doctor

Have you chosen a primary doctor — one you regularly see for the majority of your health care needs? If not, now's a great time. He or she can:

1. Conduct a physical exam or help you get all age-appropriate preventive health screenings each year.
2. Provide more personalized and cost-efficient care.
3. Help you navigate the health care system and coordinate all care from specialists.

If you need help choosing a primary doctor, log on to www.hdplus.com to search for a doctor in your area that meets your criteria, or call Health Design Plus at 1-877-891-2686 to speak with a representative who can assist you.

To enroll, log on to hillenbrandbenefits.com

 Is your current doctor in-network?

To find out if your current doctor is in-network, log on to www.hdplus.com.

Get the most from your appointment

Your doctor's appointment may be brief, so it's important to make the most of the time you have. Here are some general guidelines that can help.

1. Before your visit.

- If you are feeling ill, make a list of your symptoms to help ensure a correct diagnosis.
- Prepare a list of questions to ask.
- Call to confirm your appointment and that your doctor is in the Anthem network.



2. During the appointment.

- Bring a pen and paper to take notes.
- Don't be afraid to ask questions, including why a test is necessary or how a medication will help you.
- If you will be taking a long-term medication, ask for a 90-day prescription so you can order the drug via mail.
- Be sure to tell your doctor everything, including any medicines you are taking — it's important that your doctor has a complete picture of your health history and current condition.

3. After your visit.

- Follow your doctor's instructions.
- If you have additional questions, call your doctor's office.
- Check your Explanation of Benefits (EOB) form to confirm you were billed correctly.

Save on medical care

Using your health benefits wisely can really pay off. Here are three suggestions that can save you money on your medical care, both now and in the future.



1. Seek the right care at the right time.

Buying smart means finding the best solution given your situation. For example, going to the emergency room (ER) can be very expensive, and if you're not facing a true emergency, you may find long waits to go along with the steep price tag. Of course, there are times when a visit to the ER is necessary, so use your best judgment based on your needs.

What's an emergency?

Emergency	Urgent
A life-threatening or potentially crippling illness or condition that requires immediate care	A condition that requires immediate care but is not life-threatening
Examples: <ul style="list-style-type: none">◦ Heart attack or stroke symptoms.◦ Severe and uncontrollable bleeding.◦ Trouble breathing.◦ Ingestion of toxic item.	Examples: <ul style="list-style-type: none">◦ Sprains and strains.◦ Flu or cold.◦ Cut requiring stitches.◦ Anxiety attack.

2. Use your Health Savings Account (HSA).

When you use your HSA to pay for eligible medical expenses with tax-free money, the savings can really add up.

Here's an example. Let's say Diane decides to set aside \$2,000 in an HSA for the year. Normally, on that money, she'd pay \$560 in federal income tax, \$100 in state income tax, and \$153 in FICA tax. So, by contributing that \$2,000 to her HSA, she'll get an \$813 tax savings for the year.

Without an HSA, Diane would pay...	Savings
28% in federal income tax	\$560
5% in state income tax	\$100
7.65% in Federal Insurance Contributions Act (FICA) tax	\$153
Her total tax savings for the year with an HSA	\$813

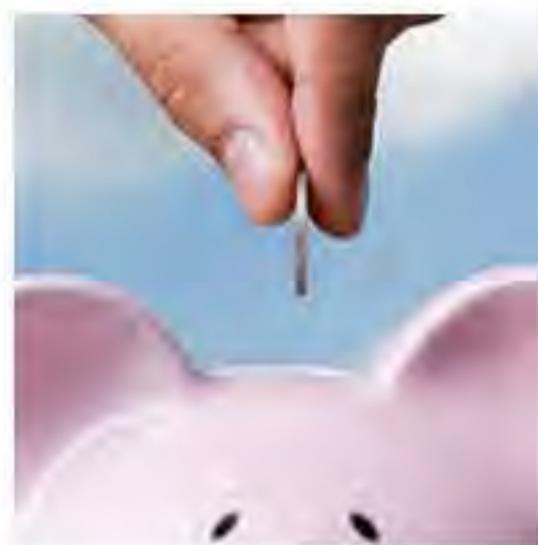
This hypothetical illustration is for educational purposes only. Dollar amounts or savings will vary depending on income, state and city tax rules, and other factors. Please consult a tax, legal, or financial advisor about your own personal situation.

3. Focus on your daily choices.

Studies show that you have control over the majority of your overall wellbeing. The lifestyle choices you make — such as eating right, exercising, and getting regular checkups — directly impact your health. Smart choices will keep you healthier, so you'll use less care and save money. Start today by making painless, gradual changes in your routine — for example, you could challenge yourself to try one new healthy recipe each week, take the stairs instead of the elevator, or schedule that doctor's appointment you've been putting off. The sense of wellbeing you'll get will likely inspire you to continue on the path to a healthier you.

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Save on prescriptions

All prescription drug costs are not created equal. Read on to learn ways you can pay less for the prescriptions you need.

1. Pay attention to the cost of prescriptions at different pharmacies.

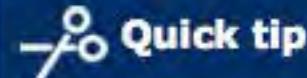
Some discount retailers offer generic drugs at very low prices. You can purchase these drugs and your cost will apply to your annual deductible as long as the retailer is in-network and you show your medical ID card. The cost of brand-name drugs can vary widely from pharmacy to pharmacy, too. That's why you may want to consider comparing prices by calling your pharmacy before you buy.

2. Use generic drugs when possible.

Requesting generic prescriptions is still one of the easiest ways to save money on your overall medical costs. When you're prescribed a drug, make it a habit to ask your doctor if there is a generic alternative.

3. Use mail order for your ongoing medications.

If there are any medications you take on a regular basis, purchasing them by mail will save you time and money. It's easy to sign up — visit www.caremark.com.



Quick tip

If you've been prescribed a new drug and are interested in purchasing it via mail order but need to start taking it right away, you can ask your doctor to write two prescriptions: one for a month's supply at retail and another longer-term prescription for mail order.

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HSA strategies

Using your Health Savings Account (HSA) wisely can help you make the most of your tax-free dollars. Here are some things to consider.

- 1. Understand the U.S. Bank Payment Card withdrawal limit of \$3,000 per 24-hour period.** This is in place to help protect your HSA. If you are paying for a major medical expense, be aware of the limit so you don't try to spend more.
- 2. Save your receipts in case of an IRS audit.** You are responsible for proving that you used your HSA only for qualified medical expenses. If you use your HSA funds for other expenses, you will owe taxes on the withdrawal, as well as a 20% penalty on those funds. If you use an outside credit card or personal cash to pay for an expense, you can use your HSA to reimburse yourself, but make sure to keep the receipt as proof. [Learn more about HSA tax considerations »](#)
- 3. "Front load" your HSA contributions, if necessary.** This means contributing more early in the year. You can use the money to pay for a large expense that occurs early in the year, and then lower your contribution amount later in the year. Remember, you can change your contribution amount at any time by logging on to [hillenbrandbenefits.com](#) — you do not need to experience a qualified life event.

To enroll, log on to [hillenbrandbenefits.com](#)

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Contact information

If you have a question about...	Call	Click
Your Consumer Choice Plan	Health Design Plus (HDP) at 1-877-891-2686	www.hdplus.com
Your <i>retail</i> prescription coverage	CVS Caremark at 1-877-460-7766	www.caremark.com
Your <i>mail-order</i> prescription coverage	CVS Caremark at 1-866-258-4318	www.caremark.com
Your Health Savings Account (HSA) or your U.S. Bank Payment Card	U.S. Bank at 1-877-470-1771	www.MyCDH.usbank.com
General inquiries about Hillenbrand's benefits program	Hillenbrand Benefits Center at 1-866-470-0846	hillenbrandbenefits.com

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Why choose a Consumer Choice Plan?

Hillenbrand is committed to the total well-being of you and your family — not only your physical health, but your financial health, too.

That's why we offer you a different type of medical plan that helps you take care of both. It's called the **Consumer Choice Plan** because it gives you more control over your health care and what you spend on it.

Perhaps you've overlooked this plan in the past, or felt it would just be easiest to stay with your PPO coverage. But the Consumer Choice Plan is well worth considering — here are three reasons why.

- 1. You pay low premiums in exchange for a higher deductible.**
- 2. You get a tax-advantaged savings account with spending money from Hillenbrand.**
- 3. You pay nothing for preventive care.**

\$ How much could you save?

[Three employees like you compare costs »](#)

To enroll, log on to [hillenbrandbenefits.com](#)

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1. You pay low premiums in exchange for a higher deductible.

For 2015, you can choose from two Consumer Choice Plan options — Core and Buy-Up. Both charge much lower premiums than traditional PPO plans, so you get to keep more of your paycheck each month. And, while the annual deductible is higher, you can use the tax-free money in your Health Savings Account (HSA) to help cover your out-of-pocket costs.

A higher deductible gives you more control over how you spend your money. Instead of spending more money on premiums to pay for coverage that you may or may not need, you save your money in a tax-advantaged account to pay for your health care expenses as they arise.

[Learn more about coverage and costs under the Consumer Choice Plans »](#)

2. You get a tax-advantaged savings account with spending money from Hillenbrand.

When you enroll in a Consumer Choice Plan, you are provided with a Health Savings Account (HSA) — it's one of the best perks of this type of plan. Each year, Hillenbrand, Inc. will make a generous contribution to your HSA — up to \$2,000 in 2015 — to help you cover your out-of-pocket costs. All contributions to and withdrawals from your account are tax free, as long as you use the money to pay for eligible health-related expenses. Additionally, all the money in the account is yours and will never be forfeited. You can roll it over at the end of each year and take it with you if you leave the company. You can even use the money for health-related expenses during retirement.

[Learn more about the HSA \(and Hillenbrand's contribution to it\) »](#)

3. You pay nothing for preventive care.

To make it easier for you to stay well, preventive care is fully covered under the Consumer Choice Plans, as with all of Hillenbrand's medical plans. That means you pay nothing toward your deductible and no copays as long as you receive this care from in-network providers. Preventive care includes annual physicals, well-child and well-woman exams, immunizations, flu shots, cancer screenings, and more.

[Learn more about your free preventive care and how you can use it to stay healthy »](#)

\$ How much could you save?

[Three employees like you compare costs »](#)