

CITY OF GREEN BAY
Personal Benefit Accounts (PBA)
2013

In 2013 employees and early retirees on the City of Green Bay's health plan will have the opportunity to earn dollars placed into a Personal Benefit Account (PBA). Once earned, these dollars can be used for any qualified medical expense outlined in section 213(d) of the IRS code. (These are the same qualified medical expenses that fall under flexible spending.) PBA dollars not used in a calendar year will have the ability to roll over from year to year with no maximum.

PBA dollars earned will be administered by EBC. EBC is the current administrator of the City's flexible spending account. With EBC, individuals will have the ability to view transactions to their PBA as well as their flexible spending account. Individuals earning PBA dollars will be issued a "Benny" card by EBC. This "Benny" card will be the same card for PBA dollars and flexible spending dollars.

In 2013 to aid individuals on the City of Green Bay's health plan, PBA dollars earned in 2013 will be matched by the City up to the maximum of:

Single (Single Health Plan) = \$200
Family (Family Health Plan or EE +1 Retiree HD Plan) = \$400

Listed below are ways PBA dollars can be earned in 2013.

Dental Cleanings - \$25

\$25 for each dental cleaning with an earning maximum of 2 cleanings per year.

Individuals on the Single Health plan can earn a maximum of \$50 in 2013. Families on the Family Health plan can earn a maximum of \$100 in 2013 for employee (retiree) plus spouse or employee (retiree) plus dependent(s). Families with an employee (retiree) plus spouse and dependent(s) on the health plan can earn up to \$150 in 2013.

Health Risk Assessment - \$25 (current employee/spouse)

Yearly Physical including BMI, Glucose and Cholesterol checks - \$25 (retirees on health plan)

Current Employees – Current employees and spouses who complete the Health Risk Assessments in 2013 can each earn \$25 for completing the Health Risk Assessment. The Health Risk Assessment screening and review must both be completed to earn the PBA dollar. For employee spouses that participate in Health Risk Assessments other than the City of Green Bay's, a form will need to be filled out and sent to the City of Green Bay's Wellness Coach in the Human Resource Department to receive the PBA dollars.

Retirees – Retirees and spouses on the City's health plan will need to have their doctor sign a form stating that their yearly physical including BMI, glucose and cholesterol checks have been completed in 2013. The signed form will need to be sent to the City of Green Bay's Wellness Coach in the Human Resource Department to receive the PBA dollars.

Log onto UMR's Myhealthtools.com and create a user profile - \$25

Individuals on the Single Health plan can earn \$25 for setting up a user profile. Families on the Family Health plan can earn a maximum of \$50 for an employee (retiree) and spouse setting up their individual profiles.

Vision Exam - \$25

Individuals on the Single Health plan can earn \$25 in 2013. Families on the Family Health plan can earn a maximum of \$50 in 2013 for employee (retiree) plus spouse or employee (retiree) plus dependent(s). Families with an employee (retiree) plus spouse and dependent(s) on the health plan can earn up to \$75 in 2013.

Flu Shot - \$25

Individuals on the Single Health plan can earn \$25 for having a flu shot in 2013. Families on the Family Health plan can earn a maximum of \$50 per year for employee (retiree) plus spouse or employee (retiree) plus dependent(s). Families with an employee (retiree) plus spouse and dependent(s) on the health plan can earn up to \$75 in 2013.

Volunteer/Community Service - \$25

Individuals on the Single Health plan can earn \$25 for 5 hours of volunteer or community service. An additional \$25 can be earned for 5 additional hours of volunteer or community service for a maximum of \$50 in 2013. Families on the Family Health plan can earn a maximum of \$100 in 2013 for employee (retiree) plus spouse or employee (retiree) plus dependent(s). Families with an employee (retiree) plus spouse and dependents on the health plan can earn up to \$150 in 2013. A letter from the service will need to be submitted to the City of Green Bay's Wellness Coach in the Human Resource Department to earn your PBA dollars.

Charity walk/run - \$25

Individuals on the Single Health plan can earn \$25 for each charity walk/run they participate in to a maximum of \$50 in 2013. Families on the Family Health plan can earn a maximum of \$100 if the employee (retiree) and spouse each participate in 2 charity walk/runs in 2013. Families on the Family Health plan with an employee (retiree) plus spouse and dependents on the health plan can earn up to \$150 in 2013 if the employee (retiree), spouse and one dependent participate in 2 walk/runs in 2013. If families have multiple dependents, the dependents can each individually count a maximum of 2 walk/runs in 2013. To earn PBA dollars a copy of the charity walk/run bid will need to be submitted to the City of Green Bay's Wellness Coach in the Human Resource Department.

Additional details on how the PBA will work

Dental Cleaning – A report will be prepared by Humana and Dental Associates (Care Plus), the City of Green Bay's current dental providers, each quarter on individuals who completed their dental cleanings. This report will be sent to EBC to deposit eligible funds into the PBA account. If an individual is on the City's health plan, but uses another provider or dental plan through their spouse, a form will need to be submitted to the City of Green Bay's – Wellness Coach in the Human Resource Department.

Vision Exams- Each quarter a report will be prepared by UMR and sent to EBC on individuals who have completed their vision exam. If an individual has their vision exam performed by someone other than their health care provider, a form will need to be submitted to the City of Green Bay's – Wellness Coach in the Human Resource Department.

MyHealthtools.com – UMR will track who sets up a profile and each quarter will prepare a report that will be sent to EBC on the individuals who set up this account and earned the \$25 PBA contribution.

Q & As

When will the PBA dollars be available? Earned PBA dollars will be funded in the PBA account each quarter. This means that PBA dollars earned by March 30, 2013 will be available no later than April 30, 2013.

What happens to the PBA dollars that an employee earns when they retire? Current employees under the health plan who have earned PBA dollars and retire under one of the City's retiree health plans will continue to have their PBA dollars available.

What happens to the PBA dollars that an employee earns when they terminate employment? If an employee terminates from the City other than retirement, the PBA dollars will be available for 24 months.

What is the address and telephone number for the City of Green Bay's Well Coach?

City of Green Bay – Wellness Coach
100 N. Jefferson St. Room 500
Green Bay, WI 54301
920-448-3101

IRS Code Section 213(d) Eligible Medical Expenses

An eligible expense is defined as those expenses paid for care as described in **Section 213 (d)** of the Internal Revenue Code. Below are two lists which may help determine whether an expense is eligible.

For more detailed information, please refer to **IRS Publication 502** titled, "Medical and Dental Expenses," If tax advice is required, you should seek the services of a competent professional.

Deductible Medical Expenses

- Abdominal supports
- Abortion
- Acupuncture
- Air conditioner (when necessary for relief from difficulty in breathing)
- Alcoholism treatment
- Ambulance
- Anesthetist
- Arch supports
- Artificial limbs
- Autoette (when used for relief of sickness/disability)
- Birth Control Pills (by prescription)
- Blood tests
- Blood transfusions
- Braces
- Cardiographs
- Chiropractor
- Christian Science Practitioner
- Contact Lenses
- Contraceptive devices (by prescription)
- Convalescent home (for medical treatment only)
- Crutches
- Dental Treatment
- Dental X-rays
- Dentures
- Dermatologist
- Diagnostic fees
- Diathermy
- Drug addiction therapy
- Drugs (prescription)
- Elastic hosiery (prescription)
- Eyeglasses
- Fees paid to health institute prescribed by a doctor
- FICA and FUTA tax paid for medical care service
- Fluoridation unit
- Guide dog
- Gum treatment
- Gynecologist
- Healing services
- Hearing aids and batteries
- Hospital bills
- Hydrotherapy
- Insulin treatment
- Lab tests
- Lead paint removal
- Legal fees
- Lodging (away from home for outpatient care)
- Metabolism tests
- Neurologist
- Nursing (including board and meals)
- Obstetrician
- Operating room costs
- Ophthalmologist
- Optician
- Optometrist
- Oral surgery
- Organ transplant (including donor's expenses)
- Orthopedic shoes
- Orthopedist
- Osteopath
- Oxygen and oxygen equipment
- Pediatrician
- Physician
- Physiotherapist
- Podiatrist
- Postnatal treatments
- Practical nurse for medical services
- Prenatal care
- Prescription medicines
- Psychiatrist
- Psychoanalyst
- Psychologist
- Psychotherapy
- Radium Therapy
- Registered nurse
- Special school costs for the handicapped
- Spinal fluid test
- Splints
- Sterilization
- Surgeon
- Telephone or TV equipment to assist the hard-of-hearing
- Therapy equipment
- Transportation expenses (relative to health care)
- Ultra-violet ray treatment
- Vaccines
- Vasectomy
- Vitamins (if prescribed)
- Wheelchair
- X-rays

Eligible Over-the-Counter Drugs

- Antacids
- Allergy Medications
- Pain Relievers
- Cold medicine
- Anti-diarrhea medicine
- Cough drops and throat lozenges
- Sinus Medications and Nasal sprays
- Nicotine medications and nasal sprays
- Pedialyte
- First aid creams
- Calamine lotion
- Wart removal medication
- Antibiotic ointments
- Suppositories and creams for hemorrhoids
- Sleep aids
- Motion sickness pills

Non-Deductible Medical Expenses

- Advancement payment for services to be rendered next year
- Athletic Club membership
- Automobile insurance premium allocable to medical coverage
- Boarding school fees
- Bottled Water
- Commuting expenses of a disabled person
- Cosmetic surgery and procedures
- Cosmetics, hygiene products and similar items
- Funeral, cremation, or burial expenses
- Health programs offered by resort hotels, health clubs, and gyms
- Illegal operations and treatments
- Illegally procured drugs
- Maternity clothes
- Non-prescription medication
- Premiums for life insurance, income protection, disability, loss of limbs, sight or similar benefits
- Scientology counseling
- Social activities
- Special foods and beverages
- Specially designed car for the handicapped other than an autoette or special equipment
- Stop-smoking programs
- Swimming pool
- Travel for general health improvement
- Tuition and travel expenses a problem child to a particular school
- Weight loss programs

Ineligible Over-the-Counter Drugs

- Toiletries (including toothpaste)
- Acne treatments
- Lip balm (including Chapstick or Carmex)
- Cosmetics (including face cream and moisturizer)
- Suntan lotion
- Medicated shampoos and soaps
- Vitamins (daily)
- Fiber supplements
- Dietary supplements
- Weight loss drugs for general well being
- Herbs