

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

With so many eligible expenses to meet your health care needs, you're sure to pay less with the BESTflex<sup>SM</sup> Plan.

The  
**BESTflex**<sup>SM</sup>  
Plan

## Eligible Expenses

### **Eligible Health Care FSA Expense Examples:**

#### **Dental Services**

Crowns/Bridges  
Dental X-Rays  
Dentures  
Exams/Teeth Cleanings  
Extractions  
Fillings  
Gum Treatments  
Oral Surgery  
Orthodontia/Braces

#### **Insurance-Related Items**

Copays  
Coinsurance  
Deductibles

#### **Lab Exams/Tests**

Blood Tests  
Cardiographs  
Diagnostic Fees  
Laboratory Fees  
Spinal Fluid Tests  
Urine/Stool Analyses

#### **X-Rays**

#### **Medication**

Insulin  
Prescribed Birth Control

Prescribed Vitamins\*

Prescription Drugs\*

#### **Other Medical Treatments/Procedures**

Acupuncture  
Alcoholism (inpatient treatment)  
Chiropractor Services  
Drug Addiction (inpatient treatment)  
Hearing Exams  
Hospital Services  
Infertility  
In-vitro Fertilization  
Norplant Insertion or Removal  
Patterning Exercises  
Physical Examination (not employment related)  
Physical Therapy  
Speech Therapy  
Sterilization  
Vaccinations and Immunizations  
Vasectomy and Vasectomy Reversals  
Well Baby Care  
**Other Medical Supplies and Services**  
Abdominal/Back Supports  
Ambulance Services  
Arches

Breast Pumps and Lactation Supplies  
Contact Lens Solution and Cleaners  
Contraceptives  
Counseling (except for Marriage and Family)  
Crutches  
Guide Dog (for visually/hearing impaired person)  
Hearing Aids & Batteries  
Hospital Bed  
Insulin Supplies  
Learning Disability (special school/teacher)  
Lead Paint Removal (if not capital expense and incurred for a child poisoned)  
Mastectomy Bras  
Medic Alert Bracelet or Necklace  
Medical Miles, Tolls, and Parking  
Orthopedic Shoes  
Oxygen Equipment  
Pregnancy Tests  
Prosthesis  
Rubbing Alcohol  
Splints/Casts  
Suntan Lotion/Sunscreen greater than SPF 14  
Syringes

\*Excludes drugs imported from Canada and other countries. Some medically necessary items may be covered by the Health Care FSA if prescribed by a physician for a specific medical condition. The prescription should contain the specific medical condition and timeframe for treatment.

Transportation Expenses (essential to medical care)  
Wheelchair  
Wigs (hair loss due to disease)

**Vision Expenses**  
Contact Lenses  
Contact Lens Solution  
Eye Examinations  
Eyeglasses

Laser Eye Surgeries  
Prescription Sunglasses  
Radial Keratotomy/LASIK  
Reading Glasses

**This list is not meant to be all inclusive. Other expenses not listed may also qualify. Please refer to Section 213 of the Internal Revenue Code or call our toll-free Participant Services line at 800 346 2126.**

### **Examples of Expenses Eligible with Doctor's Prescription**

**Important note about over-the-counter (OTC) drug reimbursement:** Due to health care reform regulations, the Health Care FSA only reimburses OTC drug expenses if you have and provide a doctor's prescription for them. Doctor's prescriptions must include the patient name, medication name, dosage, time frame for treatment and any other state law requirements. Make sure you plan your annual election accordingly.

Allergy Medicines  
Antihistamines  
Analgesics  
Antacids  
Anti-Diarrhea Medications  
Anti-Itch Medications  
Anti-Nausea Medications  
Aspirin  
Athletes Foot Creams and Powders  
Cold Sore Remedies  
Cough Drops  
Cough Syrups  
Decongestants  
Eye Drops

Fever Reducers  
First Aid Cream (Bactine, special diaper rash ointments, calamine lotion, bug bite medication, wart remover treatments)  
Digestive Tract Relief Medications  
Flu and Cold Medications  
Hemorrhoidal Medications  
Laxatives  
Lice and Scabies Treatments  
Menstrual Cycle Products (medication for pain and cramp relief)  
Motion Sickness Pills  
Muscle/Joint Pain Relievers  
Nasal Sinus Sprays

Nicotine Gum/Patches  
Pain Relievers  
Pedialyte  
Pre-natal Vitamins  
Retin A (non-cosmetic)  
Sinus Medications  
Sleeping Aids  
Smoking Cessation Products  
Sore Throat Sprays  
Special Ointments/Burn Ointments  
Throat Lozenges  
Vapor Rubs  
Weight Loss Drugs (to treat specific disease)\*  
Yeast Infection Treatments

### **Ineligible Health Care FSA Expense Examples:**

Baby-Sitting  
Canceled Appointment Fees  
Chapstick  
Contact Lens Insurance  
Cosmetics  
Cosmetic Surgery/Procedures  
Dance/Exercise/Fitness Programs  
Diaper Service  
Electrolysis  
Exercise Equipment  
Eyeglass Insurance  
Face Cream  
Feminine Hygiene Products  
Hair Loss Medications

Hair Transplant  
Health Club Dues  
Illegal Operation or Treatments  
Insurance Premiums  
Long Term Care Premiums  
Marriage or Family Counseling  
Massage Therapy\*  
Maternity Clothes  
Mattresses  
Meals that are not part of inpatient care  
Moisturizers  
Nutritional Supplements\*  
Personal Trainer  
Prescription Drug Discount Programs

Prescription Drugs for Hair Loss  
Provider Discounts  
Rogaine  
Shampoos/Soaps  
Special Foods\*  
Suntan Lotion/Sunscreen less than SPF 15  
Supplements\* (for general health)  
Teeth Whitening/Bleaching  
Toiletries  
Toothbrushes (including battery operated)  
Toothpaste  
Vision Discount Program Premiums  
Vitamins\* (for general health)  
Weight Loss Programs\* (for general health)

\*Excludes drugs imported from Canada and other countries. Some medically necessary items may be covered by the Health Care FSA if prescribed by a physician for a specific medical condition. The prescription should contain the specific medical condition and timeframe for treatment.