Health Insurance
Frequently Asked Questions

Question: What do I ask my spouse's employer?
Answer: Do you offer affordable health insurance? If yes, am I eligible for the affordable health insurance? Is the affordable health plan a high deductible plan?
Note; some organizations may provide you with a Health Insurance Marketplace Coverage Options Notice. Just return that with your enrollment packet if they provide.

Question: Can my spouse have a standard plan and I take the HSA eligible plan OR vise versa?
Answer: Yes. However, you cannot contribute toward an HSA if there is other health insurance available to you or your dependent that is not considered a qualified high deductible health plan.

Question: What qualifies a plan to make it a high deductible plan and/or HSA eligible?
Answer: Qualified high deductible health plan has a minimum deductible of $1250 individual/$2500 Family. Out of pocket maximum expense is $6350 individual/$12,700 for family. All services with the exception of preventive care are subject to the deductible.

Question: What if my spouse is self employed? Do they still need to get own insurance?
Answer: If your spouse is self employed, that is their employer. They would ask themselves, do I offer myself affordable health insurance coverage. If the answer is no, you would fill out the affidavit stating they do not offer themselves affordable coverage and they can stay your plan.

Question: Where can I find a list of eligible charges that can be used toward my HSA account?
Answer: IRS publication 502 outlines what is an eligible expense.

Question: Where can I find a list of preventative services?
Answer: In the Dunn County Summary Plan Description, the PreferredOne Website at www.preferredone.com and clicking on preventive schedule or by calling customer service at 800-997-1750.

Question: Is an HSA account the same as a Flex Spending account? How do they differ?
Answer: No. An HSA account balance rolls over from year to year. In addition, you must have money in the account in order be reimbursed. A Flex Spending account does not roll over year to year. If you don't use it, you lose it. However, you can use the total amount you agree to deposit at open enrollment even though that entire amount is not in the actual account.

Question: Can I use my 2015 HSA dollars toward my 2014 expenses?
Answer: No.

Question: Do I have to drop my spouse from my health insurance coverage?
Answer: No. If your spouse enrolls in their own employer's health insurance plan, they may still stay on Dunn County's plan and have secondary coverage. If your spouse does not take their employer's affordable health insurance and you keep Dunn County as their primary coverage, you will be charged 50% of the monthly family premium.

Question: Is the vision the same for both plans
Answer: The coverage levels are the same for both plans.

Question: Can my spouse and I have a joint HSA account?
Answer: You should talk to your bank as they know the IRS rules regarding HSA accounts and if you can have one or if need separate accounts.

Question: If my spouse takes a single high deductible plan that is eligible for an HSA with his employer and I have a family plan with myself and children, do I have to take the HSA plan or can I stay with the standard/traditional plan?
Answer: As long as spouse on single plan and you and children are not dependents on his plan and he is not a dependent on Dunn County plan, you can keep the Dunn County standard plan.

Question: What happens if my spouse's open enrollment is not in October 2014? Do I have to pay 50% of premium until they're moved to their employer's health insurance plan?
Answer: No, you will not be charged a premium if spouse can not move immediately to their employer's health insurance plan. When you receive the open enrollment packet you will fill out the spouse affidavit and indicate when they have open enrollment. It is then expected that when their open enrollment occurs you will enroll them to their employer's plan and notify payroll center of this change in coverage.

Question: Can I remove my spouse from my health insurance plan and take a single plan later in the year if their open enrollment occurs later than Dunn County's OR do I need to wait for the next open enrollment? Example: spouse open enrollment is February with an effective date of 4/1/2015.
Answer: You can elect to drop dependent coverage and move to a single plan anytime. Therefore, using the scenario above you can chose to drop your spouse's health insurance coverage effective 4/1/2015 by contacting your payroll center and completing the appropriate paperwork.

Question: If I move from a family plan to a single plan (due to spouse taking own coverage) am I eligible for the health insurance monthly incentive?
Answer: Yes. If you are eligible for a family plan and opt to take a single plan, you are eligible to receive $50 per month. Note: you will need to complete the Dunn County Health Insurance Monthly Incentive Payment Form **and** prove that your spouse has coverage from another source.

Question: Can I move my entire family to spouse's health insurance plan?
Answer: Yes. If you opt to move your entire family to your spouse's health insurance plan, you are eligible to receive $75 per month. Note: you will need to complete the Dunn County Health Insurance Monthly Incentive Payment Form **and** prove that your spouse and family have coverage from another source.

Question: Can I have an HSA account and a Flex Spending account?
Answer: No. You can have an HSA account and a Limited-Flex Spending account. A limited-flex spending account can only be used for optical and dental expenses.

Question: Do I need to take the HSA eligible (high deductible) health plan in order to participate in an HSA account with my bank.
Answer: Yes.