

October 2013

# Benefit Focus News

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Congratulations to Kristina Taylor (Idaho Commission for Libraries, left) and Brenda Ceja (Department of Labor, right) who were recognized by the Governor for their contributions in naming the new program.

## thriveidaho

A new employee benefit.

October 1<sup>st</sup> kicked off the new employee health promotion program, thriveidaho with Governor C.L. “Butch” Otter revealing its name, logo and program rationale stating, “It’s a lot less expensive to keep people healthy than to get them healthy after they’ve had a [health] problem”.

The Office of Group Insurance has been working to develop thriveidaho since July 2012. Thriveidaho is a comprehensive program with a long-term plan of progressing rewards and outcomes each year.

Employees earn rewards by fulfilling four simple steps:

**Step 1:** Complete a Health Qualification Form (HQF) with your physician.

**Step 2:** Complete an online Personal Health Assessment (PHA).

**Complete Steps 1 & 2 and be entered into a drawing for an iPod or bodybugg. Odds of winning are always 1/100!**

**Step 3:** Watch the Know Your Numbers and Benefits 101 tutorials and take the exam for each.

**Step 4:** Participate in a support program.

**Complete steps 3 & 4 and receive a rewards book with discounts to Dick’s Sporting Goods, golf courses, museums and coffee shops statewide, and much more!**

Thriveidaho is off to a strong start with hundreds of employees already completing steps one and two of the program. The inaugural year of the program runs **October 1-April 30, 2014**. Year 2 of the program will begin with the new benefit plan year.

For more information and to find the HQF and links to the PHA and tutorials visit [thrive.idaho.gov](http://thrive.idaho.gov).

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# Flexible Spending Accounts

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## Health Insurance 101: Flexible Spending Accounts

Your SHDR Benefits Access Card can definitely improve your cash flow. However, please remember that the IRS requires the Card be used only for eligible expenses. There are instances when you may receive a letter/notification from SHDR asking you to furnish an itemized receipt to verify an expense.

When you receive such a request, make sure you submit the needed information to SHDR as soon as possible to avoid having your Card suspended. Some of the more common instances in which you will receive a request for an itemized receipt include medical expenses that do not match the copay amount in your medical plan or when the transaction is for a charge not associated with a copay amount, such as dental or vision expenses.

If after the third follow up letter the required documentation is still not provided to SHDR, your debit card will be suspended until you provide the requested information. If a transaction is determined to be ineligible or if further documentation is required, SHDR will be in contact with you.

If a transaction is deemed ineligible or you are unable to supply the required documentation, the IRS requires that you pay the money back into your FSA account. If this occurs, SHDR will notify you of your repayment options.

### A Gentle Reminder:

The Flexible Spending Account (FSA) deadline to file a claim for expenses incurred during the FY2013 plan year or the 75 day grace period is **Thursday, October 31, 2013.**

Please remember that the IRS says you must forfeit any money left in your FSA account after the filing deadline.

The SHDR Claim Form can be found at [www.ogi.idaho.gov](http://www.ogi.idaho.gov). Click on "Employees", then "Flexible Spending Accounts".

For comments or suggestions for future editions of *Benefit Focus News*, please email: [ogi@adm.idaho.gov](mailto:ogi@adm.idaho.gov).

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