

## If You Plan on Choosing the High Deductible Health Plan...

As a new employee, you have the option to choose between the Low Deductible Health Plan or the High Deductible Health Plan with a Health Savings Account (HSA). A Health Savings Account is a medical savings account that provides you the opportunity to pay for covered medical, pharmacy, dental, and vision expenses with pretax dollars. An HSA is available only with the High Deductible Health Plan.

### Important Health Savings Account (HSA) facts:

- The State of South Dakota contracts with Discovery Benefits to manage the HSA funds.
- Not everyone is eligible for an HSA. To check eligibility, please view the FY21 Decision Guide. If you are eligible for an HSA, you will qualify for the state contribution.
- You as the employee must activate your account with Discovery Benefits by agreeing to the HSA Terms & Conditions. If you do not activate your HSA, you will forfeit the state contribution.
  - Please see the reverse side on how to log in and activate your account.
- You can choose to add additional funds to your HSA through employee payroll deductions. You can elect this during the benefits enrollment process, or at any time throughout the year. Contributions take approximately 7-10 business days from payday to post to your account.
- The State of South Dakota will not process employee payroll contributions or make any State contributions until after your health benefits are effective and we receive confirmation from Discovery Benefits that your HSA has been activated.
- You are in control of your HSA account. Therefore, you are responsible for monitoring your contributions and understanding how both the employer contribution and your pre-tax contributions count towards the IRS annual maximum limits.

You can read more about Health Savings Accounts, eligibility, and IRS annual maximum limits by visiting <https://bhr.sd.gov/benefits/active/health-plans/health-savings-account/index.html> or reading pages 14 and 15 in your FY21 Decision Guide.



Your HSA can be activated after Discovery Benefits receives your information from the State of South Dakota. Your HSA enrollment will be provided to Discovery Benefits after your benefits are effective, which is one month and one day from your date of hire.

**To Activate Your Health Savings Account:**

1. Go to [www.DiscoveryBenefits.com](http://www.DiscoveryBenefits.com).
2. Click the Login button in the upper right-hand corner.
3. Select click on HSA, FSA, HRA/Wellness & Commuter Login.
4. Click Create Your New Username and Password.
5. Complete the required fields. (**Note:** You can provide either your SSN *or* Health Plan ID number). Select next.
6. Pick the security questions you would like to answer. Select next.
7. A temporary username will auto-populate. Double click on the auto-populated username to personalize it. **Note:** Keep record of your username and password, as the Benefits staff does not have access to this information. Select submit.
8. Use your new username and password to sign into your account and accept the terms and conditions.

Please contact Discovery Benefits at [customerservice@discoverybenefits.com](mailto:customerservice@discoverybenefits.com) or call 866.451.3399 if you have any questions.