
MTN Health Insurance, LLC

For a free - no obligation quote, or to apply for Health Insurance with Anthem online,
please go to:
<http://mtnhealthinsurance.com>



Your HSA with Mellon Bank

Anthem has partnered with Mellon Trust of New England for servicing your Lumenos® Health Savings Account (HSA). The features and services included with the Mellon HSA were designed to meet all of your HSA needs.

Mellon HSA Key Features

The Mellon HSA includes many useful features, tools and services for your HSA:

- a single point of contact for health plan and HSA customer service
- a single online health site to access your benefits and HSA details
- competitive interest rates and investment options for your HSA funds
- the opportunity to earn Healthy Rewards dollars for your HSA (This feature is not included in all Lumenos HSA plans. Refer to your enrollment materials to determine if this feature is included in your plan.)

Interest and Investments

You will earn interest on your HSA funds and will also have the opportunity to invest your funds once your HSA balance reaches \$3000. Investment options include seven different mutual funds from the Dreyfus family of mutual funds. Once you are ready to invest, you can request a prospectus for each fund for more details.

Debit Cards and Checkbooks

Use your MasterCard® debit card or your HSA checkbook to pay your health care provider directly for eligible medical expenses, or to access cash from your account.

HSA Customer Service

Contact an Anthem Customer Service Advocate for help with your health plan and HSA questions at 1-888-224-4911. You can also logon to the online health site and visit the My Account page to find answers to many of your questions like "What is my HSA balance?"

Account Activity Statements

Each month you will receive a monthly statement from Mellon that shows all of your account activity. You will also receive a 1099 form and a 5498 form near tax time so you can file your income tax return.

HSA Welcome Kit

After you enroll in your Lumenos HSA Plan with Mellon, Anthem will automatically establish your HSA with Mellon – a separate application for your HSA is not required. Soon after enrollment, Anthem will send you an HSA Welcome Kit with all of the banking documentation and instructions for how to activate your HSA. To activate your HSA, you'll need to complete a simple signature process – online or by mail.

HSA Basics

Opening an HSA

You can open an HSA if you are enrolled in a Lumenos HSA plan, because it includes an HSA-compatible health plan. You cannot open an HSA if you have coverage under any other health plan that is not an HSA-compatible health plan, if you are enrolled in Medicare, or claimed as a dependent on another individual's tax return.

Contributing to your HSA

What's great about an HSA is that contributions to the account are federally tax-deductible. Contribution limits are set by the IRS and the U.S. Treasury, and include dollars you put into your account as well as amounts others, like your employer or other family members, contribute to your account. Any investment and interest earnings in your account are also federally tax-deferred. Depending on the state where you live, you may save on your state income tax as well.

Using your HSA funds

Money you use from your HSA to pay for qualified medical expenses is federally tax-free. If you use money for reasons other than qualified medical expenses prior to age 65, that money is taxable and subject to a 10% penalty.

This is not a complete list of the rules and requirements for HSAs. More info can be found on the online health site.

Health Savings Account Fee and Rate Schedule

Administrative fees

One time HSA set-up fee*	\$15
--------------------------	------

Banking fees apply

Monthly account fee*	\$2.95
Debit card transactions	no charge
Check writing	no charge
ATM transactions	\$1
Card replacement fee	\$5
Check reorder	\$10
Non-sufficient funds	\$25
Stop check service	\$25
Duplicate check	\$5

* Setup and/or monthly account fees may be paid for you by your employer. Your employer will notify you if you will not have to pay these fees.

You will receive a Health Savings Account Deposit Agreement and Disclosures in your HSA Welcome Kit after you've enrolled in the Lumenos HSA plan. Please refer to those documents for the complete terms and conditions related to your account.