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# The Creighton Consumer Account Plan (CCAP)

## *The Medical Plan you should look at...*

The Creighton Consumer Account Plan (CCAP), together with a Health Savings Account (HSA), allows you to save tax-free dollars for future healthcare expenses while increasing your monthly pay with the lowest premium cost available. This is a high deductible health plan\*, so you are taking on some risk; after provider discounts are applied, you pay the full cost of your medical expenses and prescriptions, excluding preventative care which is 100% covered. All of your expenses are applied to your deductible, coinsurance (if applicable), and out of pocket maximum. Once the maximum is reached, the plan pays 100% of your expenses.

To offset that risk, Creighton will deposit a contribution into your HSA account if you complete the SimplyWell health questionnaire and screening. The money in your HSA is real money, and

it's your money to use now or to save for future medical, dental or vision expenses. Contributions to a Health Savings Account are pre-tax, which results in lower income taxes, and as long as you use the money for healthcare expenses it will remain tax free. An HSA does not require third party substantiation for transactions; however, you should keep records of these transactions in the event of an IRS audit.

Coverage Effective Date	Employee Only	Family
January – March	\$750.00	\$1,000.00
April – June	\$562.50	\$750.00
July – September	\$375.00	\$500.00
October – December*	\$187.50	\$250.00
*Health questionnaire and screening is waived for those hired after October 1 <sup>st</sup> , but is required during Open Enrollment.		

HSAs give you flexibility so you can increase your contributions as needed during the year, or you can make a lump sum contribution if an unexpected expense comes up. The money continues to grow and roll over from year to year, so you don't need a crystal ball to forecast medical expenses in the next year, and there is no use it or lose it rule! If you leave Creighton, you can take your HSA (the account) with you. You have a financial stake, because HSA dollars not spent on health care now can be used for COBRA premiums or carry over into retirement. You also have the option of enrolling in a Limited Purpose FSA with PayFlex. You would use these monies to pay for eligible dental and vision expenses, thereby preserving your HSA funds. Money contributed to this account is still subject to the same "use-it-or-lose-it-rule" as with other PayFlex accounts. This is a new concept to many, so please contact Human Resources with any questions.

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\*It is important to note that the CCAP deductible is based on the level of coverage you choose. The deductible for Employee only coverage is \$2,000 in-network/\$4,500 out-of-network. If an employee also covers any dependent (a spouse and/or a child or children), the total deductible is \$4,000 in-network/\$9,000 out-of-network. The full deductible must be reached before the plan pays. For example, if you select the CCAP employee + spouse coverage, the total deductible of \$4,000 in-network/\$9,000 out-of-network must be met, either individually or in conjunction with your spouse, before the plan pays.

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## HSA – Facts you need to know:

- HSA accounts are administered by PayFlex through Fifth Third Bank. You will be emailed a request from PayFlex to open your HSA account through [www.healthhub.com](http://www.healthhub.com).
- If you have questions, contact Customer Service at 800.284.4885, Monday through Friday from 7 a.m. to 7 p.m. and Saturday from 9 a.m. to 2 p.m. CST.
- Creighton will pay the account fees for active employees enrolled in the CCAP plan.
- HSA contribution limits for 2012 are \$3,100 single / \$6,250 family; **this includes both employee and employer contributions.** IRS penalties will be assessed if you over contribute.
- If you are 65 or older and are enrolled in Medicare, the IRS will not allow you to open or contribute to an HSA, though you still can elect the CCAP medical plan. If you are 65 or older and have not enrolled in Medicare, you are still eligible to contribute to an HSA.
- Your HSA funds can be used for over-the-counter drugs and medicines such as allergy medicine, antacids, cold medicine, and pain relievers, but only if a prescription is obtained prior to the purchase. Documentation of all HSA withdrawals should be maintained with your tax records. Use of HSA funds for expenses not related to health care are subject to a 20% tax penalty when you file your taxes.

## SimplyWell for CCAP

Creighton University is proud to offer a wellness program to help all employees reach or maintain optimal health. This program combines online and onsite programs and resources into an annual point-banking challenge. Redeem points online for things you want and will use!

### **FOR CCAP Participants Only:**

**Before Creighton contributes to your HSA, you must first:**

1. Enroll in SimplyWell through <http://my.creighton.edu> and complete the health questionnaire.
2. Sign up and attend a health screening **within 60 days of your coverage effective date.**
3. Full viewing of "[Do You Know Your Health Score](#)" Brainshark.
4. Activate an HSA account with PayFlex/HealthHub.

The online health questionnaire, powered by SimplyWell, takes about 45 minutes to complete. If you cannot finish the questions in one sitting, select the SAVE & FINISH LATER button. When you have completed the questionnaire, click the SUBMIT button. For more information/instructions on completing the health questionnaire and screening process, please refer to the Wellness Guide at:

<http://www.creighton.edu/health/wellness/programs/index.php>

SimplyWell is a medically based online tool that is private, secure and HIPAA compliant. Data from your health questionnaire and screening is combined into an individual action plan. This action plan, as well as results from the questionnaire and health screening, will be available to view 48 –72 hours after your screening appointment. If you have questions while completing your SimplyWell questionnaire, please contact SimplyWell customer service at 877-991-9355.