



Thank you for enrolling into London Health’s Health Savings Account (HSA) program. Your HSA is a health care solution that helps you control health care costs in the short-term through lower health premiums and tax savings. Your HSA also allows you to plan for future health care expenses through an interest-earning savings account and investment vehicles. HSA plans are very different from traditional health plans. HSA plans have two key components:

High Deductible Health Plan (HDHP):
YOUR HEALTH

- ✓ Health insurance plan that has a higher member out-of-pocket responsibility, called a deductible, before insurance carrier begins paying towards your medical expenses.
- ✓ Although your health plan’s deductible is higher, your premiums will be generally lower to help you afford the potential higher out-of-pocket expense.
- ✓ The health plan covers all the same services as a traditional health plan such as hospitalization, office visits, labs and prescriptions.

Bank Account (HSA):
YOUR WEALTH

- ✓ Savings account funded with pre-tax dollars that helps you pay for your qualified health care expenses.
- ✓ Qualified health care expenses include services applied toward your deductible as well as other health care necessities incurred by you and your tax dependents such as dental and vision expenses.
- ✓ HSA is an FDIC-insured interest bearing account.
- ✓ Funds in the account rollover from year to year.
- ✓ Funds can be invested to plan for long-term health care needs.



Plan Features



PORTAL/MOBILE



RESOURCES



CONTACT

- ✓ To access your member portal, go to:
londonhealth.wealthcareportal.com
- ✓ To download your mobile application search for the following in your smart phone store:
[London Health](#)
- ✓ To login to your portal and mobile app you will need two key IDs:

ER ID = [SEE USER GUIDE](#)
EE ID = [Your SSN w/ no dashes](#)

Within the London Portal you will have access to many innovative and valuable resources within the **MY TOOLS** tab:

- ✓ For education resources click on **ACCOUNT RESOURCES**
- ✓ For helpful account links, such, click **HELPFUL LINKS**
- ✓ For a member in-depth guide click **FORMS AND DOCUMENTS**

To contact London Health please use the following:

- ✓ Email:
customerservice@londonhealthusa.com
- ✓ Phone:
401-435-4700, option #3
- ✓ Fax:
401-435-3937



HSA Payment Options

1 Debit Card



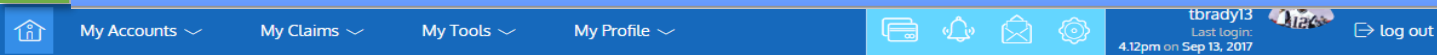
- ❖ Swipe at point of service
- ❖ Use # to pay online
- ❖ State # on invoice and return to provider

2 Mobile Application



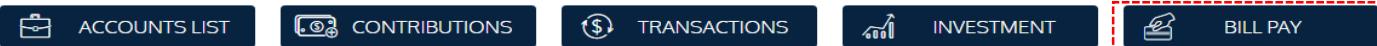
- ❖ Click **MENU** button in upper left of app
- ❖ Click **BILL PAY** icon within top tool bar

3 Desktop Member Portal



HSA Account Details

Health Savings Account - HSA



- ❖ Click HSA plan within home dashboard
- ❖ Click **BILL PAY** icon along top tool bar



HSA Eligible Expenses

- Acupuncture
- Ambulance
- Artificial Teeth
- Birth Control
- Braces
- Chemical Dependency
- Child Birth/Delivery
- Chiropractors
- Contact Lenses
- Copays
- Deductibles
- Dental Expenses
- Dermatologist Fees
- Diagnostic Testing
- Durable Med. Equip.
- Physician Fees
- Eyeglasses
- Eye Surgery
- Hearing Aids
- Hospital Services
- Insulin Treatment
- Laboratory Fees
- Long-Term Care
- Mental Health
- Neurologist
- Nursing Homes
- Over the Counter Meds**
- Optometrist
- OBGYN Services
- Pediatrician
- Physician Services
- Prescription Drugs
- Psychiatric Care
- Psychologist
- Smoking Cessation Programs
- Surgeon Fees
- Therapy (PT/OT/ST)
- Transplants
- Transportation For Healthcare
- Vision Expenses
- Weight Loss Program
- X-Ray Fees

**** Over-the-counter drugs are only eligible expenses if you have a doctor's prescription**