

Aggregated Q&A from Medical Information Session (October 7)

Question	Answer
Does the use of HSA apply/contribute to max out of pocket?	Any <i>covered</i> medical/pharmacy out-of-pocket expenses apply to the out-of-pocket maximum.
Does the HSA Account through Graham now or is the employee still able to choose the bank?	As of Jan. 1, 2027, the designated bank is HSA Bank. Any contributions from Graham and the employee will be directed to the health savings account at HSA Bank.
will we be getting a card to draw against that new HSA account?	Yes, HSA Bank will provide a debit card.
Is Graham's \$1,000 HSA contribution a match? For example, if an employee contributes only \$500, would Graham contribute only \$500?	No. Graham's contribution is not a match. Graham will contribute the full amount whether or not the employee contributes any money, provided the employee is eligible for the HSA.
Can a monthly fee paid to a doctor on retainer be paid from an HSA?	Yes. Doctor subscription fees are included on the IRS list of eligible health care expenses.
Can HSA funds be used for chiropractic or other services, and do those expenses count toward the deductible and out-of-pocket maximum?	Preventive care is covered in full when it falls within the government's preventive-care list. Chiropractic services and other eligible expenses may be paid with HSA funds. If a claim is covered and processed through the medical plan, the employee's cost applies to the deductible and out-of-pocket maximum. Amounts that generally do not apply include balance billing above the plan's allowed amount for out-of-network providers and charges for non-covered services, although some non-covered services may still be eligible for payment from an HSA.
If a routine mammogram finds something, does the original mammogram remain preventive, or does it become diagnostic?	The scheduled routine mammogram remains covered as preventive even if something is found. Any follow-up diagnostic mammogram ordered because of the finding would be considered diagnostic rather than preventive.
If a routine colonoscopy finds something, does the initial procedure remain preventive? What about a follow-up colonoscopy scheduled sooner than the standard wellness interval	The routine colonoscopy is covered as preventive. A later follow-up colonoscopy scheduled because of a finding, and outside the regular preventive schedule, would be considered diagnostic.
Will employees be able to choose the bank for their HSA in 2027?	No. The HSA provided through Graham will be administered by HSA Bank. Graham's contributions and employee payroll deductions will be deposited into that HSA Bank account.
What happens if an employee already has an HSA with another bank?	The employee may leave the existing account where it is and use or invest those funds separately, or roll the funds into the new HSA Bank account. The employee will need the new account number before completing the rollover. The outgoing bank may charge a rollover fee. A rollover does not count against the employee's 2027 HSA contribution limit.

How can Moltz employees access the benefits website and available resources?

The benefits website can be accessed through the “US Benefits” link at the bottom of Graham’s external website. The Moltz-specific page includes Benefits at a Glance, rate comparison guides, a Moltz-specific FAQ and information about the 2027 benefits. Medical plan documents and booklets will be added when available. The site also links to Bswift for electronic enrolment. Employee accounts were already active at the time of the session, but the 2027 benefits would not be visible until open enrolment begins in November.