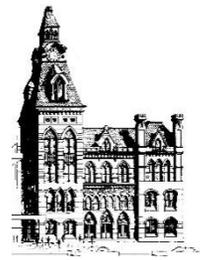




DEPARTMENT OF HUMAN RESOURCES
CHIEF ADMINISTRATIVE OFFICE
CITY OF NEW HAVEN

200 Orange Street, New Haven, CT 06510
 (203) 946-8252
 (203) 946-7166 fax
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JUSTIN ELICKER
 MAYOR

STEPHEN J. LIBRANDI
 MANAGER OF HUMAN RESOURCES
 AND BENEFITS

2019-2020

To: Employees who have chosen the Lumenos HDHP Coverage

Re: Health Savings Account / HSA process

If you are electing to sign up for the Lumenos High Deductible Health plan from Anthem, as part of the plan, you will have a Health Savings Account (H.S.A.) which allows you to pay for medical expenses with pre-tax funds. The City will make contributions to your account as detailed in your contract. You may also elect to make voluntary pre-tax contributions through the convenience of payroll deductions.

In order to take full advantage of this benefit, you need to first open up the H.S.A. at Connex Credit Union, the financial institution that the City has chosen as its H.S.A. provider. This account is yours; it does not belong to the City or the Board of Education, so only you can open the account. During Re-Enrollment, representatives from Connex will be available to assist you in opening your account.

Please review the following details regarding how to open your new Connex Credit Union Health Savings Account. **It is very important that you open your new Connex account as soon as possible so that the City can make contributions into your account.**

If you do not open your account at Re-Enrollment with a Connex representative, is critical that you visit a Connex branch as soon as possible to begin this process.

- Stop in to any Connex Credit Union branch to complete the new account paperwork. Let the representative know that you are a City of New Haven employee, and that you are there to open an HSA. Please bring the following items with you:
 - Current, unexpired Driver’s License
 - Proof of mailing address (if not shown on Driver’s License)
- Connex CU Branch locations and hours are as follows:

•Branford - 620 West Main Street	•New Haven - 2 Whitney Ave
•Guilford - 849 Boston Post Road	•North Haven - 412 Washington Ave
•Hamden - 2100 Dixwell Ave	•Orange - 212 Boston Post Road
•Meriden - 533 S. Broad Street	

- Hours:
 - Mon – Wed: 8:00AM – 3:00PM
 - Thurs: 8:00AM – 6:00PM
 - Fri: 8:00AM – 5:00PM
 - Sat.: 9:00AM – 12:00PM
- The City will fund your account for you, so all you will need to do is complete the required paperwork at the branch and leave.

Connex will then begin the account opening process and fund the accounts in partnership with the City of New Haven during the next several weeks. A free H.S.A. Debit Card will be ordered for you.

Shortly after this takes place, Connex will mail information and disclosures to you regarding your new account.

Once Connex notifies the City that your account has been opened, we will make our contributions for months that you have been covered by the Lumenos plan this year, and we will continue to make contractually agreed upon contributions while you remain an employee in the plan.

If you have any questions or require further assistance please contact me directly.

Very truly yours,

A handwritten signature in black ink, appearing to read "S. J. Librandi". The signature is fluid and cursive, with a large initial "S" and "L".

Stephen J. Librandi
Manager of Human Resources and Benefits
203 946-6767