



LEARN Biennial Physical -- HSA Contribution Requirement Frequently Asked Questions

1. Do I need a biennial physical?
 - The only employees affected by the biennial physical are those who participate in LEARN's health insurance plan.
2. Why do I need a biennial physical?
 - In order to receive your annual LEARN contribution to your HSA account, you must have a wellness physical at least once every two years. LEARN contributes \$750 or \$1500 to your HSA, depending on whether you have individual or dual/family coverage.
3. Will I receive notification that I need a physical exam?
 - No, employees are responsible for keeping track of their biennial physical.
4. How do I keep track of my biennial physicals?
 - CIGNA, which is our insurance carrier has an employee portal called MyCigna. Go to www.mycigna.com and register. When you log in, you can see the details of your account.
5. Does the physical exam need to have occurred while on the CIGNA health plan?
 - Yes, you should have a physical exam using your CIGNA coverage in order to fulfill the requirement.
6. Do I need to provide paperwork showing that I got a physical exam done? Is there a form that the physician should fill out?
 - No, CIGNA will be sending LEARN a list of all staff and spouses who have met the requirement. No additional paperwork is needed, unless specified.
7. Will I be charged to have a physical exam?
 - No, a biennial physical exam is considered a wellness visit and is included as part of your CIGNA coverage. There are no charges for wellness visits.
8. I don't have a Primary Care Physician, would I be required to have an intake appointment with my new doctor before having my physical exam?
 - Most physicians will request new patients to have an established care appointment before they do a physical exam. The intake visit may not be considered a wellness visit and additional charges may apply.
9. Does my annual visit to my OBGYN or other specialist satisfy this requirement?
 - No, an annual OBGYN/specialist visit does not fulfill the biennial physical exam requirement. Having a physical exam at you primary doctor, or practitioner/internist will fulfill the requirement.
10. Will a physical exam done in 2017 fulfill the requirement for this year?
 - Any visits prior to July 1, 2018, will not count against the biennial requirement. While a 2017 physical will not fulfill this year's requirement, this year's physical will fulfill the 2019-2020 requirement.