



## 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](http://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.