

# Save money with BlueSaver<sup>SM</sup> FSAs

## What is a BlueSaver FSA?

There are two types of BlueSaver FSAs—Medical and Dependent Care Flexible Spending Accounts.

- Medical Flexible Spending Accounts**— This is a pre-tax account for out-of-pocket expenses such as deductibles, copays and some services your health plan doesn't cover, for you and the eligible dependents you claim on your income tax return.
- Dependent Care Flexible Spending Account**—This is a pre-tax account to be used to pay for your eligible dependents' day care, nursery school or babysitting or the care of a handicapped dependent or elderly parent. Eligible dependents are those individuals you claim on your income tax. The services must be necessary so that you can work or search for work. If you are married, your spouse must also work.



## Lower your taxes

A BlueSaver FSA is a benefit designed to help you save and pay for certain eligible medical, dental, dependent care and other expenses on a pre-tax basis. By contributing money to a BlueSaver FSA, you can reduce your taxable income. Your BlueSaver FSA contributions are not subject to federal income tax or FICA taxes.

When you contribute money to a BlueSaver FSA, you can reduce you tax liability while setting aside money for medical expenses or dependent care.

Visit [ibxpress.com](http://ibxpress.com) to monitor your FSA account.

# You manage your funds

Our BlueSaver<sup>SM</sup> FSA gives you control. You decide how you use FSA dollars to meet your unique needs. You can use your BlueSaver FSA to pay for:

### Medical FSA

- Copays
- Deductible
- Coinsurance
- Eye glasses
- Dental care
- And more

### Dependent Care FSA

- Daycare
- Nursery school
- Babysitting
- Care for an elderly parent
- Care of a handicapped dependent

You are a consumer of a wide variety of products and services. Independence Blue Cross provides the tools and resources you need to make better choices so your health care and dependent care dollars go farther.



Some restrictions may apply to eligible expenses and the amount you can contribute to your BlueSaver FSA. Your employer's plan may offer one or both types of spending accounts. For specific information regarding whether certain expenses are eligible for reimbursement from your FSA, check with your employer and/or consult your tax advisor.

## Look Inside:

- FSA Contribution Amounts
- Benefits Overview
- Money Management Tools

# BlueSaver<sup>SM</sup> FSA



## Take charge of your health care and dependent care spending



1901 Market Street | Philadelphia, Pennsylvania 19103-1480

Visit [ibxpress.com](http://ibxpress.com) to monitor your FSA account.

Independence Blue Cross is an independent licensee of the Blue Cross and Blue Shield Association. FSA benefits are administered by AmeriHealth Administrators.

010100 2006-0009 (12/06)

## Choose Blue.<sup>SM</sup>



BlueSaver<sup>SM</sup> FSAs help you manage your budget so you can spend time on the things that matter most.

## Determining Your BlueSaver FSA Contribution

Establishing a BlueSaver FSA is easy. You decide the amount you want to contribute, up to the maximum allowed by your group. To determine the amount you want to contribute, consider:

- The amount of health and/or dependent care expenses you incurred last year and any changes that might impact your expenses.
- Divide your estimate by the number of pay dates per year to calculate your per paycheck deduction (i.e., #12, #24, #26, etc.). Each pay period, on a pre-tax basis, your employer will deduct the amount you have elected to have withheld from your paycheck.

Be conservative when determining your annual election amount. Only a change in your family or work status allows you to make a change to your election. Unused or unclaimed funds are forfeited at the end of the Plan year.

## BlueSaver FSA Reimbursements

When you receive and pay for eligible services, you can send a request to Independence Blue Cross for reimbursement.

- **Medical spending accounts**—Your reimbursement equals the amount of the eligible expense, up to your pledged amount for the Plan year, even if your current account balance is less than the expense.
- **Dependent care spending accounts**—You cannot be reimbursed for more than you have contributed year to date. If an expense exceeds your current account balance, your reimbursement equals the amount in your account. As you make more contributions, you can access additional reimbursements until you receive the full amount you requested.

For your convenience, you can have reimbursements deposited directly into your bank account.



Visit [ibxpress.com](https://ibxpress.com) to monitor your FSA account.

# Providing the tools and resources you need

Independence Blue Cross provides members with the resources they need to take an active role in decision-making to help their health care dollars go farther.

## Healthy Lifestyles<sup>SM</sup> Programs<sup>1</sup>

These programs are designed for people with everyday health concerns or chronic health conditions. Healthy Lifestyles provides:

- **24/7 Access to a Health Coach**—support, guidance and encouragement to help you deal with chronic or unexpected health concerns.
- **Disease Management**—ongoing education, support and individual health coaching for members with chronic conditions.
- **Decision Support**—access to information on treatment options for members facing significant medical decisions.
- **Rewards for Healthy Behavior**—reimbursements on gym fees, weight loss programs and smoking cessation programs.



## ibxpress.com

This convenient and secure Web site gives you access to everything you need to help you make informed health care decisions and manage your health account. With [ibxpress.com](https://ibxpress.com), you have:

- **Online Account Management**—view year-to-date contributions, check the balance of your FSA, view claims status, review transaction history and print reimbursement forms.
- **Healthwise<sup>®</sup> Knowledgebase**—research information on just about any health related topic.\*
- **Provider Finder**—compare doctors and hospitals in our network and find information on office hours, languages spoken, specialties and more\*\*:
  - Locate participating doctors and hospitals.
  - Compare quality and patient safety information for participating hospitals.
  - Review cost, length of stay and survival rates for over 100 procedures.
  - Learn about doctors' medical education, board certification and sanctions.
- **Pricing Drug Tools**—Estimate costs for specific medical procedures or a course of treatment. Compare costs of prescription drugs<sup>1</sup>, request mail order refills, locate a participating pharmacy and check on drug interactions.\*\*\*

<sup>1</sup> Benefits vary based on group. Check your materials to determine your eligibility.

\* Content provided by Health Dialog<sup>®</sup>.

\*\* This information is available to members through an arrangement with HealthGrades, Inc., a leading independent provider of health care quality ratings.

\*\*\* Tools provided by FutureScripts<sup>™</sup>, our Pharmacy Benefits Manager.

Visit [ibxpress.com](https://ibxpress.com) to monitor your FSA account.