

You can access the funds in your BlueSaverSM FSA by using your debit card or by submitting a paper claim form. The tips below can help you determine which is the most appropriate and effective way to access your funds.

Medical and Prescription Drug Expenses

● **Debit Card** - *You have access to your total annual election amount*

Use your Debit Card for:

- Copayments (e.g., doctor's office visits)
- Prescription drug copayments
- Prescription drugs that cost less than your prescription drug copayments - **PLEASE KEEP YOUR RECEIPTS**
- Over-the-counter (OTC) products - **PLEASE KEEP YOUR RECEIPTS**

Do not use your Debit Card for:

- Deductibles
- Coinsurance
- Transactions over the current balance of your account
- Non-qualified expenses as defined by the IRS.

Important: Keep your receipts. Under IRS guidelines, we are required to validate 100 percent of debit card transactions to ensure they are health care related. In some instances, we are unable to automatically validate the debit card transaction and must request a receipt. You will be required to submit receipts for all over-the-counter products that you purchase with your debit card unless your merchant has the Inventory Information Approval System (IIAS) in place. An IIAS validates prescription drug expenses as well as over-the-counter purchases. Some of the major pharmacy chains that have implemented an IIAS include Sam's Club, Wal-Mart and Walgreens. You can ask the merchant if they have this system in place.

● **Paper Claim** - *You have access to your total annual election amount*

Paper claims should be submitted for:

- Eligible dental and vision services
 - Attach an Explanation of Benefits (EOB) from your dental or vision plan that details the service provided, expense description, service date and amount paid.
- Eligible expenses that can not be paid for with your debit card
 - Attach an Explanation of Benefits (EOB) or itemized bill that details the service provided, expense description, service date and amount paid

Dependent Care Expenses

You have access to any funds that have been applied to your dependent care FSA to date minus any reimbursements we have made to you.

For dependent care reimbursements, you must:

- Have sufficient funds in your dependent care account
- Submit a paper claim

If you have any questions regarding your BlueSaver FSA, please call 866-866-4695

For tips on how to access your BlueSaver FSA account information online, please see the back of this flyer.

Managing Your BlueSaverSM FSA Online

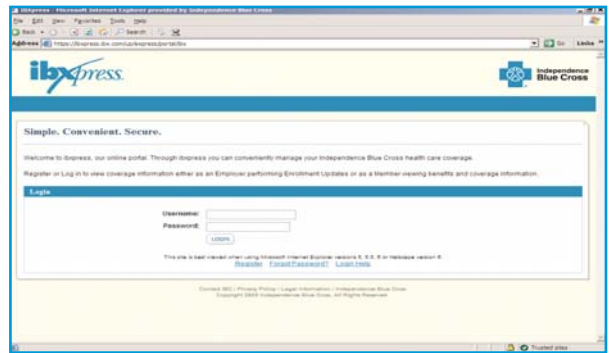
With ibxpressSM, Independence Blue Cross' secure website, you can easily manage your BlueSaver FSA. Through this site, you can check your account balance, view and print transaction history, and view frequently asked questions. Follow the steps below to get access today!

1. Log on to ibxpress.
 2. If you are not registered for ibxpress, click on the Register link. Follow the steps to register on ibxpress.
- If you have registered for ibxpress, you can go directly to www.ibxpress.com and enter your username and password.
3. From the ibxpress home page, select the BlueSaver Health Solutions tab.
 4. The first time that you access the BlueSaver Health Solutions tab you will be shown a message. You must indicate that you understand this message before you are able to view your health account information.

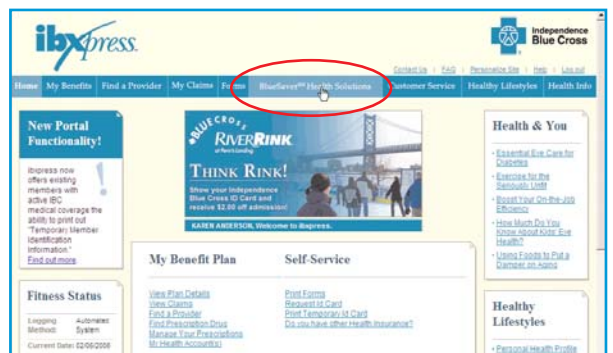
5. From the left navigation bar, select the information that you would like to view - Health Account Balance, Health Account Transaction History, or Health Account FAQ.
6. Click on Printer Friendly Version link in Transaction History screen to print a copy of transaction history

If you have any questions regarding ibxpress or problems registering or logging in, please call ibxpress Technical Support at 215-567-4002 or 1-800-626-6076.

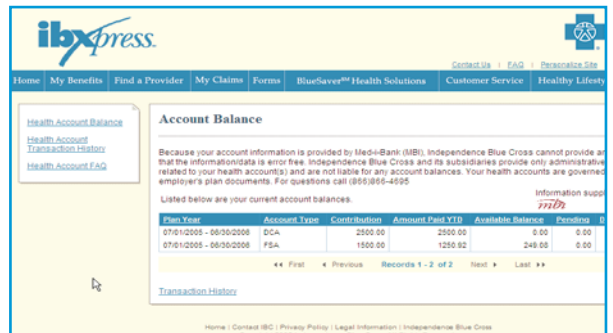
ibxpress Login Screen



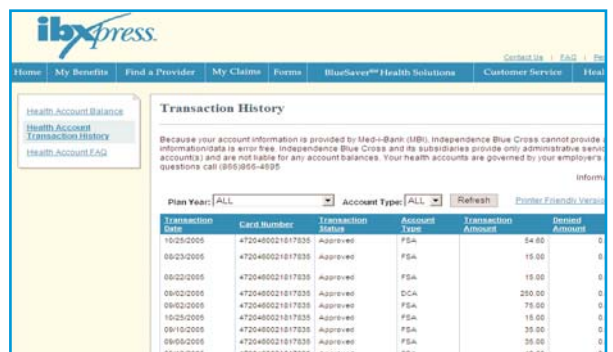
ibxpress Home Page



Account Balance Screen



Transaction History Screen



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**Independence
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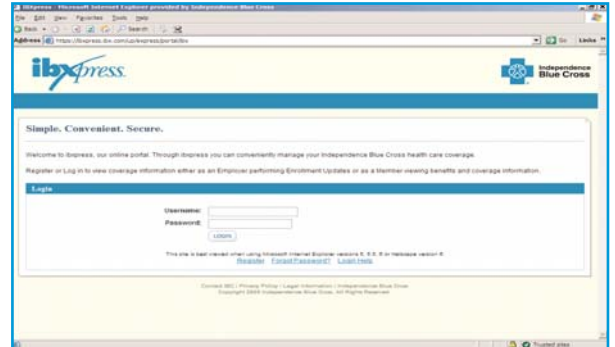
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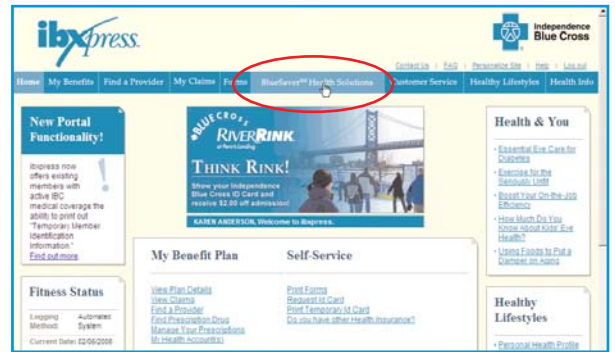
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