

# Making it easier to pay for your medical expenses

Your employer is now offering a BlueSaver<sup>SM</sup> HRA that you can use to pay for qualified medical expenses. Your employer designates the amount in the account—you decide how to use it.

## Get Reimbursed For Health Care Expenses

BlueSaver HRAs complement your health care plan and can be used to pay for deductibles, coinsurance and copayments. Once your deductible and out-of-pocket maximum are met, your health insurance benefits are covered 100 percent and you make the applicable copayment.



## Exclusive Provider Discounts Maximize BlueSaver HRA Funds

You can take advantage of our discounts with participating health care providers and pharmacies. Your out-of-pocket costs are based on our negotiated price, not the provider's standard rate. This means, with Independence Blue Cross, your BlueSaver HRA funds will go farther.

## Tax Free Benefits Can Accumulate

Because you can only use BlueSaver HRA funds for qualified health care expenses, you are not subject to income tax for the funds in your HRA. And, at your employer's option, unused funds can accumulate over consecutive benefit years for use when you need it.

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

# You manage your funds

Our BlueSaver<sup>SM</sup> HRA gives you control. You decide how you use BlueSaver HRA dollars to meet your unique needs. Depending on your employer's election, you can use your BlueSaver HRA to pay for:

- Copays
- Deductibles
- Coinsurance
- And more

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 dollars go further.



## Look Inside:

- HRA Contribution Amounts
- Benefits Overview
- Money Management Tools

# BlueSaver<sup>SM</sup> HRA



## Take charge of your health care



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

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



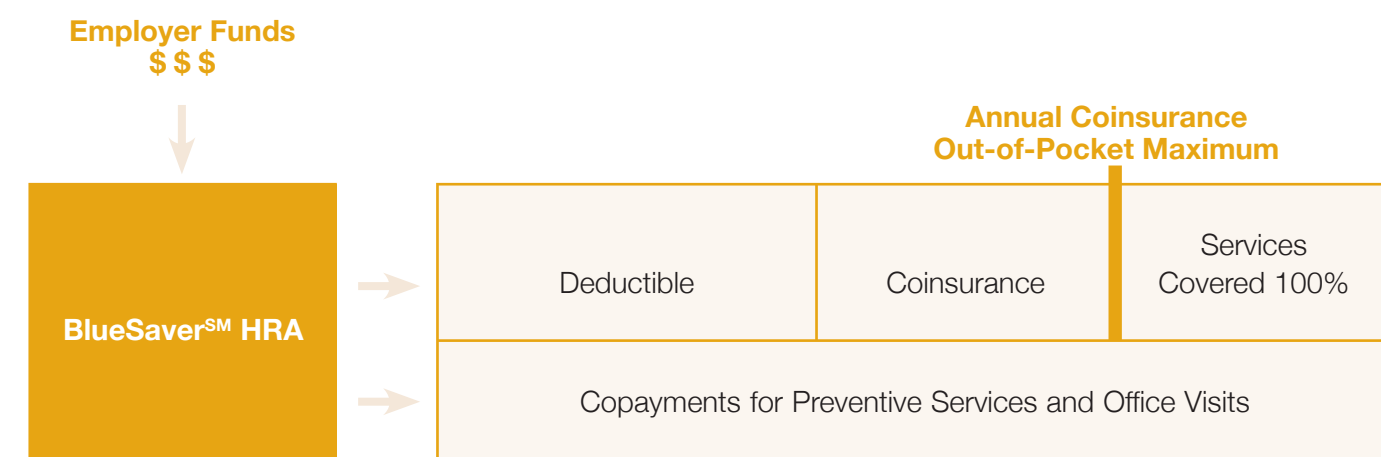
BlueSaver<sup>SM</sup> HRAs help you manage your budget so you can spend time on the things that matter most.

## Your BlueSaver HRA and Health Plan: Working Together

Most health plans are constructed with three types of out-of-pocket expenses—deductibles, coinsurance and copayments. You are responsible for paying the entire deductible amount. With coinsurance, you share in the cost of your health care. For example, under an 80 percent/20 percent coinsurance plan, you are responsible for 20 percent of the cost while your health plan pays the remaining 80 percent. Copayments are flat dollar amounts for certain services such as doctor's office visits.

With a BlueSaver HRA, your group provides a set dollar amount that you can use to help pay for the deductibles and coinsurance required under your group's health plan. Once your deductible is met and your BlueSaver HRA funds have been depleted, you are responsible for any applicable coinsurance until you meet your coinsurance out-of-pocket maximum. Once your out-of-pocket maximum is reached, services are covered at 100 percent of the plan allowance for the remainder of the year.

Some Independence Blue Cross plans utilize copayments for preventive care, office visit copayments and therapy services. Services that require copayments are not subject to deductible or coinsurance. Copayments continue even after the coinsurance out-of-pocket maximum is met. Your BlueSaver HRA funds can also be used to pay for any applicable copayments. (Please see your medical plan design for specific cost-sharing amounts.)



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## 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 so 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<sup>SM</sup>, you have:

- **Online Account Management**—view year-to-date contributions, check the balance of your HRA, 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 Tools**—Estimate costs for specific medical procedures or a course of treatment. Compare costs of prescription drugs<sup>1</sup> 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.

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