

BlueSaverSM HRA

Your Employer Contribution:

- Single—\$xxxx
- Family—\$xxxx

Unused funds can carry over for use in the next plan year.

Examples of BlueSaver HRA transactions & balances

Single • \$500 HRA Contribution • \$1,200 deductible

| YEAR 1: BLUESAVER HRA | |
|------------------------------------|---------|
| Employer BlueSaver HRA Funding | \$1,200 |
| Medical Expenses: | \$395 |
| Total Covered Expenses | \$395 |
| Amount Paid from BlueSaver HRA | \$395 |
| BlueSaver HRA Carry Over to Year 2 | \$805 |

| YEAR 2: BLUESAVER HRA | |
|------------------------------------|---------|
| Employer BlueSaver HRA Funding | \$1,200 |
| Carry Over From Year 1 | \$805 |
| BlueSaver HRA Balance | \$2,005 |
| Medical Expenses: | \$410 |
| Total Covered Expenses | \$410 |
| Amount Paid From BlueSaver HRA | \$410 |
| BlueSaver HRA Carry Over to Year 3 | \$1,595 |

The funds your employer allocates to the BlueSaver HRA plan are not subject to federal income tax. And, reimbursements for qualified medical expenses are tax-free.



**Independence
Blue Cross**

Knowledge. Choice. Independence.
CHOOSE BLUE.SM