

Easy Access to your BlueSaverSM HRA funds



Once your BlueSaver HRA is established, Independence Blue Cross provides two convenient ways for you to access your funds:

- Automatic claims submission
- Paper claims submission

Automatic claims submission

With automatic claims submission, the portion of medical claims that you owe will be automatically deducted from your available BlueSaver HRA funds after your claim is processed. Deductibles, coinsurance and inpatient hospital copays are examples of expenses that can be reimbursed from your BlueSaver HRA. With automatic claims submission, there's no need to pay upfront, submit a claim or wait for reimbursement. Automatic claims submission is only available for qualified medical expenses under the BlueSaver HRA.

Paper claims submission

If you choose not to use your debit card, you can always submit a claim form with a receipt for reimbursement. You will also need to submit a claim form for dental and vision care as well as items eligible under your BlueSaver HRA that are not covered by your medical plan. You can have reimbursements deposited directly into your bank account.



We're here for you every step of the way.

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Independence Blue Cross offers products directly, through its subsidiaries Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield—independent licensees of the Blue Cross and Blue Shield Association.