

# Why offer a BlueSaver<sup>SM</sup> HRA?



When you offer an Independence Blue Cross (IBC) BlueSaver HRA, you may receive certain tax benefits while helping to offset increased member cost-sharing by providing a means for members to save for medical expenses. Under a BlueSaver HRA, you determine what expenses and services are eligible for reimbursement including:

- Limit eligible expenses to match what is covered under the member's health plan (i.e., deductibles, coinsurance and copays).
- Include dental,\* vision\* or prescription drug costs.
- For customers with 2 to 99 eligible employees, employer's can select standard IRS Code Section 213 (d) expenses as eligible or waive the option. Customers with 100 + employees have the option to expand the definition of eligible expenses to include all medical care expenses (as defined in IRS Code Section 213 (d)) which includes coverage for LASIK, massage therapy, and other health care expenses.
- Offer a BlueSaver HRA in conjunction with other health accounts such as a BlueSaver FSA.

## Health plan options available with BlueSaver HRAs

To maximize premium savings, we suggest that you pair your BlueSaver HRA with one of our Flex Deductible Series medical options. However, you can also choose any of the health plan options.

## Funding options

BlueSaver HRAs are funded by the group, so you determine the contribution level for your employees. There are several ways you can send your BlueSaver HRA contributions to IBC:

- Automated Clearinghouse (ACH)
- Wire Transfer
- Check\*

## Members benefit from IBC discounts

Members can take advantage of our provider discounts to maximize their health account dollars.

- Local participating providers
- Providers across the country and around the world through BlueCard® and BlueCard Worldwide®
- Prescription drugs at participating pharmacies throughout the United States

## Easy claims submission

The most important feature of a BlueSaver HRA is the ability for members to easily submit claims. You can set up your group's BlueSaver HRA to:

- Automatically submit the member liability portion of a medical or prescription drug claim for reimbursement under the BlueSaver HRA once it has been processed by Independence Blue Cross.
- Include a Debit Card\* allowing members to pay for qualified medical copay expenses at the time of purchase or service.

Members can also mail in claim forms with receipts for reimbursement.\*

## Prompt claims reimbursement

Members choose how they are reimbursed for medical expenses:

- Direct deposit
- Check

## Convenient online account management

Our secure web site — [ibxpress.com](http://ibxpress.com) — will provide benefits to both you and your members.

Groups can:

- Manage BlueSaver HRA eligibility
- Download reports and forms
- Access answers to frequently asked questions

Members can:

- View year-to-date contributions
- Check the balance of their BlueSaver HRA
- View claims status
- Review transaction history
- Print reimbursement forms

\* For customers with 100+ eligible employees.

[www.ibx.com](http://www.ibx.com)

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

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. HRA benefits are administered by AmeriHealth Administrators.