Self-funded BlueSaver® spending account fees

Group account maintenance fees are billed monthly and based on the group size:

- No setup or renewal fee[1]
- No monthly minimum fee
- Employer fees billed in advance of the month with no retroactive adjustments

Self-funded group size	Health savings account (HSA)[2]	Health reimbursement account (HRA), Flexible spending account (FSA), & Dependent care account (DCA)[3]
51 – 99	$3.95	$4.25[4]
100 – 249	$3.95	$4.25
250 – 499	$3.85	$4.15
500 – 999	$3.65	$3.95
1,000 – 2,499	$3.45	$3.75
2,500 – 4,999	$3.25	$3.55
5,000 – 9,999	$3.05	$3.35
10,000+	$2.85	$3.15

Optional investment account fees

The WealthCare Saver HSA investment experience has one fee type, the investment account fee. The investment account fee is an asset-based fee, charged monthly in arrears and calculated based on the preceding month's average daily balance (as of each day's market close). The investment account fee is charged to the HSA cash account.

1 Client fees are based on the total eligible medical enrollment.

2 Monthly account fees apply while the account is accessible to the subscriber through the IBX member portal. If a subscriber changes to a non-qualified IBX health plan or to another medical carrier, the HSA is converted to an individual HSA, accessible at wealthcare.com, with monthly fees determined by WealthCare Saver. The account holder is provided with account fee information with the conversion notice.

3 When an account holder has both a Flexible Spending Account (FSA) and a Dependent Care Account (DCA), only a single monthly account maintenance fee is applied..

4 FSAs and DCAs are not available for groups with fewer than 100 eligible employees. HRAs are only available for groups offering an HRA-designated medical plan

Independence Blue Cross (IBX) does not offer banking, investment, or financial services.

HSA funds are maintained in accounts under the custody of WealthCare Saver, a dba of Alegeus Technologies, LLC, a licensed Non-Bank Custodian, a separate company that does not offer Blue Cross and/or Blue Shield products or services. WealthCare Saver is not affiliated with Independence Blue Cross.

Account holder fee information	Fee
Electronic delivery of quarterly account statements and/or annual tax forms	No charge
Paper delivery of quarterly account statements and/or annual tax forms via U.S. Mail. *Account holders need to select this delivery preference for each item on the member portal; default delivery is electronic.*	$1.50
Additional debit cards	No charge
Returned item	$15
Returned deposit	No charge
Overdraft	No charge
Stop payment	No charge
Check copy	No charge
Research on account	No charge
Account closure/Rollover	$25

Investment account fee, billed monthly	
Managed path	**0.90%**
Self-directed path	**0.40%**
Brokerage path	**0.40%**
Minimum/maximum per month	**$0.99/$10**

The account holder will be billed a monthly minimum fee of $0.99 rather than the asset-based investment account fee in the table above until the balance increases to the point where the asset-based fee is greater than the minimum.

Independence

IBX

Never stop caring

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SELF-FUNDED