

Independence BlueSaver Spending Accounts Fees



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

- No set up or renewal fee*
- No monthly minimum fee
- Employer fees billed in advance of month with no retroactive adjustments

Group Size**	HSA	HRA, FSA/DCA
2 - 50	Fee included	Fee Included***
51 - 99	\$3.95	\$4.25 ***
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

* Each funding bank account incurs a non-reimbursable one cent charge as part of account setup and validation.

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

*** HRA only; FSAs are not available for groups with fewer than 100 eligible employees.

Account holder fee information	
Electronic delivery of Quarterly Account Statements Account holder can also opt for paper statements via the member portal (\$1.50 per statement)	No Charge
Delivery of Annual Tax Forms via U.S. Mail This mailing fee can be avoided by opting in on the member portal to receive electronic versions of tax forms.	\$1.50
Additional Debit Cards	No Charge
Returned Item	\$15.00
Returned Deposit	No Charge
Overdraft	No Charge
Stop Payment	No Charge
Check Copy	No Charge
Research On Account	No Charge
Account Closure / Rollover	\$25.00

Optional investment account fees

All investment account-related fees are charged to the HSA cash account.

Investment Account Fees			
Managed Path	Self-Directed Path	Brokerage Path	Minimum / Maximum
0.90% annually, billed monthly	0.40% annually, billed monthly	0.40% annually, billed monthly	Minimum of \$0.99/month, Maximum of \$10/month

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