



BlueCross BlueShield of Illinois



Want to Take
Charge of Your
Health Care?

BlueEdge HSASM
May Be the Solution

What Is BlueEdge HSA?

In today's rapidly changing health care landscape, **more and more people are searching for health insurance options** that provide them with more control over their and their family's health care and out-of-pocket medical costs. If this sounds like you, BlueEdge HSA, offered by Blue Cross and Blue Shield of Illinois (BCBSIL), might be the solution.

BlueEdge HSA combines a high-deductible health plan (HDHP) with a health savings account (HSA). After considering your unique circumstances and health care needs, you decide how much money to put into your HSA every year, subject to IRS rules. Your employer may also contribute to your account.



Why Choose BlueEdge HSA?

When considering health plans, it's important to consider the plans' features as well as your specific health care needs. Here are some advantages of BlueEdge HSA:

- **Affordability:** By switching to an HDHP, you may lower your health insurance premiums.
- **Flexibility:** You control the HSA. You decide how, when and where to spend your health care dollars. You and your covered family members can use the HSA to pay for qualified medical expenses such as routine doctor visits, prescriptions, over-the-counter medications and medical supplies, hospital stays, surgical procedures and lab tests. You can save the money in your account for future needs. You can even use the HSA to pay for deductibles and copayments.
- **Portability:** You keep the money in your HSA even if you switch health plans, change jobs or retire.
- **Significant savings potential:** All of your unspent HSA funds roll over year after year with no maximum account balance. In addition, as with a retirement plan, you can add to your HSA account balance with investment earnings.
- **Possible tax breaks:** If your employer deducts your contributions from your paycheck on a before-tax basis, this will lower your taxable income. Contact your BlueEdge HSA bank administrator to find out more ways to save on taxes.*
- **Wide provider network coverage:** With BlueEdge HSA, you will have access to the same provider network as people enrolled in traditional BCBSIL PPO plans.
- **Decision-making support:** You'll have access to various wellness programs, interactive online tools, care management programs and other resources to help you make the best health care decisions and spend your HSA dollars wisely.

* **Important information about HSAs:** HSAs have tax and legal ramifications. BCBSIL does not provide legal or tax advice, and nothing herein should be construed as legal or tax advice. These materials, and any tax-related statements in them, are not intended or written to be used, and cannot be used or relied on, for the purpose of avoiding tax penalties. Tax-related statements, if any, may have been written in connection with the promotion or marketing of the transaction(s) or matter(s) addressed by these materials. You should seek advice based on your particular circumstances from an independent advisor regarding the tax consequences of specific health insurance plan or products.

Ready to Change the Way You Think About Health Care?

BlueEdge HSA is an HDHP that includes a tax-preferred savings option. When you consider this type of health plan, you may be thinking about new ways to obtain health care services — and more ways to add value to how you spend your health care dollars.

With BlueEdge HSA, you can use information about the cost and quality of various health care services to guide your decisions. You decide which network doctors and hospitals to use. You can also work with your doctor to decide which medications and treatments are right for you. Then you pay for your health care using a combination of your health insurance and your HSA. BlueEdge HSA helps you evaluate health care services and make your purchases based on factors like cost, quality and convenience.

How Does the Plan Work?

Consider the following scenario. However, this is only an example and is not intended to represent the actual benefits covered under an employer's BlueEdge HSA or how much money a member may have contributed to it. Please refer to the specific details of your plan.

Mary has employee-only BlueEdge HSA coverage. While she is generally in good health, she has allergies that require occasional tests. Unfortunately, Mary suffered an appendicitis attack and had an appendectomy this year. Mary's employer contributed \$750 to her BlueEdge HSA this year. Her annual deductible is \$1,500. Mary visited network providers for all of her health care services.

This year ...

Mary has a few lab tests:	\$200
Mary visits an allergy specialist for some tests:	\$175
Mary has an appendectomy:	\$6,000
Total health care costs:	\$6,375
Mary's employer's annual contribution to her BlueEdge HSA:	\$750
Mary's health plan pays:	\$3,940
Mary pays:	\$1,685
BlueEdge HSA saves Mary:	\$750

BlueEdge HSA can help you:

- Exercise more control over your health care expenses
- Shop for health care services and compare and evaluate their costs before receiving these services
- Personalize your experience with an array of customized online tools and other resources
- Save money for future health care needs
- Take advantage of savings through tax-free contributions and potential investment gains



What Happens When You Visit a Provider?

To help make the most of your health care coverage and save money, it's important to visit network doctors, hospitals, pharmacies and other health care providers whenever possible. If you visit out-of-network providers, you may be responsible for charges above the BCBSIL allowable amount, and you may even have to pay for some services up front.

Fortunately, BCBSIL makes it easy and convenient to find network providers. Once you've registered for Blue Access for MembersSM (BAM), our secure online member portal, finding a participating provider takes just a few steps. Read more about BAM on the next page.

How the plan works when you visit a network provider:

1. The doctor, hospital or other health care provider will file all claims directly with BCBSIL.
2. BCBSIL will process the claims. BCBSIL will then make any payments to the provider. These payments are based on the benefits in your health plan and the amount of money in your HSA.
3. The provider will receive a Provider Claim Summary (PCS). This shows the provider how much of the bill you are responsible for paying. The provider will then bill you directly.
4. BCBSIL will create an Explanation of Benefits (EOB) statement for you. You can access this statement online or receive it in the mail.
5. Look for the "member responsibility" on the EOB statement. This is the amount that you owe the provider. It should match the amount on any bills you receive from the provider.
6. Pay the provider the amount you owe.

Tips for visiting a provider:

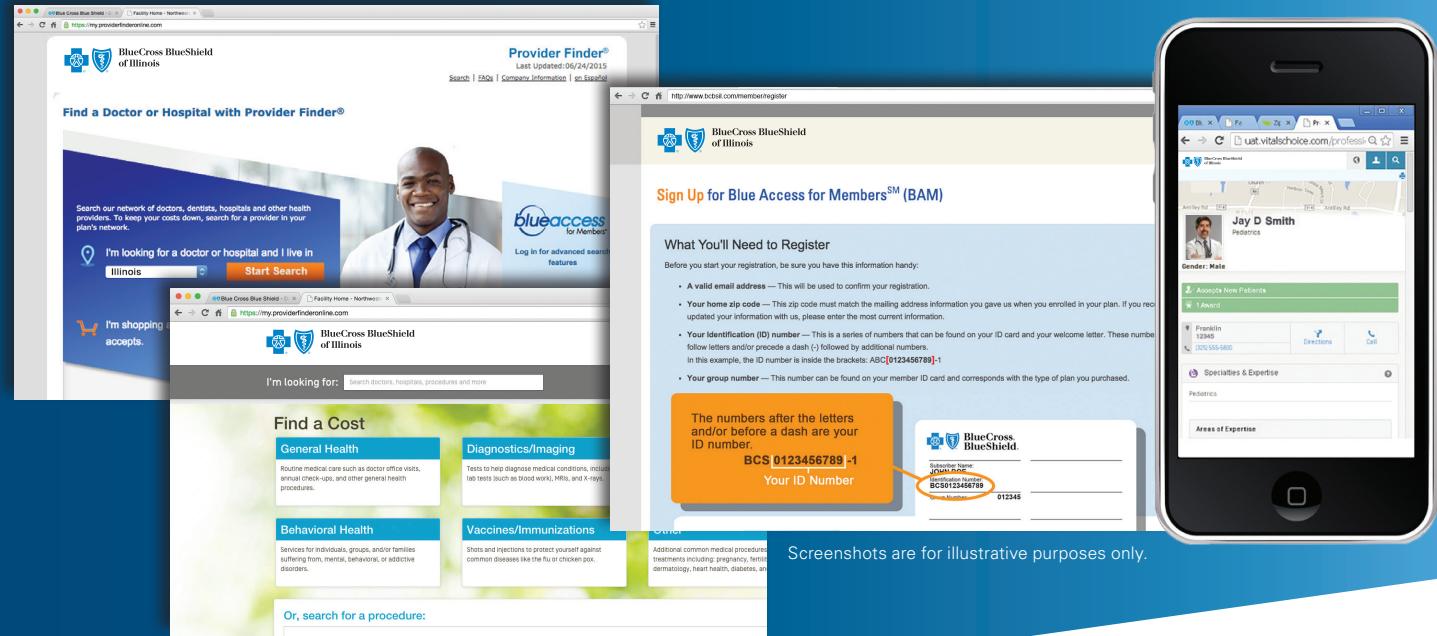
- Show your BCBSIL ID card to the provider. This will identify you as a BlueEdge HSA member and allow the provider to confirm your benefits.
- Know how your plan works before visiting a provider. This information will help you if you are asked to pay during your visit. To help ensure you receive the right discount for using a network provider, don't pay for any services until after BCBSIL has processed your claim.
- Before undergoing any treatment, use the online tools available through BAM to make the most of your health care dollars. Read more about BAM on the next page.

Preventive Services Covered at No Charge

Preventive checkups and screenings can help find medical problems early and improve the health of you and your family members. BlueEdge HSA covers many preventive services, most with no out-of-pocket costs, as long as you visit providers in the network and they code the services as preventive/routine. This is true even if you haven't met your deductible. These services may include but are not limited to:

- Annual exams
- Flu shots and other vaccinations
- Obesity screening and counseling
- Screenings for high blood pressure, high cholesterol, diabetes and depression
- Screenings and support for alcohol abuse and tobacco use
- Cancer screenings, such as mammograms, cervical exams and colorectal exams
- Well-child visits

Support Is Just a Few Clicks Away



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To get all of the advantages BlueEdge HSA offers, be sure to register for BAM. This secure member website gives you immediate, **24/7 access to your health care benefit information** and provides a wealth of resources to help you make the best health care decisions for you and your family.

Your employer determines the exact online tools available to you. Depending on the options your employer selects, here are some of the capabilities you might have through BAM:

- View your HSA account balance and recent account activity
- Find a network doctor, hospital, pharmacist or other provider
- Check the status of your medical claims and review other claims-related information
- Confirm who is covered under your plan
- Estimate costs for common health care services
- Review current child and adult wellness guidelines
- Order a replacement member ID card if yours is lost or stolen, and print a temporary ID card until the new one arrives
- Get answers to frequently asked questions about your coverage, such as how to add a dependent to your plan
- Find reliable, up-to-date, easy-to-understand information about many health conditions, including heart disease, cancer, diabetes and asthma



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Take the **Next Steps**

Do you want to enroll in BlueEdge HSA and exert more control over your health care? Or would you like more specific details about the BlueEdge HSA plan that your employer offers? For more information or to enroll, talk to your employer or group administrator.

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