

Key Benefits of Your Health Reimbursement Account



You can better manage your health care spending by taking advantage of this valuable health care tool!

- You can use your funds to pay for expenses such as your health plan deductible, coinsurance, and copayments for services covered by your health plan
- Reimbursements provide a tax-free way to pay your health plan deductible
- You can use it to pay for a wide range of health care services and products
- Account funds are available to spouses and dependents covered by your Independence Blue Cross health plan
- You get tax savings because you're not taxed for the contributions your employer makes or the withdrawals you make to pay for medical services and products that are eligible for reimbursement
- It's convenient. Everything you need to manage your HRA is in one location at ibxpress.com
- You have access to a wide range of helpful online tools and resources, including cost comparisons, to help you become a better health care consumer



BlueSaverSM Health Account Solutions: Health Reimbursement Account

Helping you manage your health care expenses

Independence 

Independence Blue Cross is an independent licensee of the Blue Cross and Blue Shield Association.

ibx.com

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Independence 

An Easy Way to Manage Your Health Care Expenses

To help you pay for your out-of-pocket health care expenses, your employer has funded a Health Reimbursement Account, or HRA.

You can use your HRA to pay for expenses such as your health plan deductible, coinsurance, and copayments for services covered by your health plan. Your HRA is fully funded by your employer and requires no contributions on your part.

Your HRA typically works alongside a high-deductible health plan, or HDHP. This combination of savings and insurance gives you both the **benefits of traditional health care coverage** along with a **better way to manage your health care costs**.

Understanding Your Health Reimbursement Account

Your employer makes the contributions to your HRA. The contributions made on your behalf are tax-free and generally excludable from your gross income. Your employer identifies the medical services and products that are eligible for reimbursement.

The HRA offered by your employer has its own set of features. Your employer will tell you all about the specific features developed just for you.

How Does Your BlueSaver HRA Work?



Learn More about Qualified Medical Expenses

Check with your employer for a complete list of eligible medical services and products you can purchase through your BlueSaver HRA

Using Your HRA is Simple and Straightforward

- You access your eligible health care services just as you always do. Simply show your Independence Blue Cross ID card to your health care provider.
- The health care provider submits a claim to Independence Blue Cross.
- You are responsible for paying any out-of-pocket costs such as a deductible, coinsurance, or copayments. You may have the option to have your medical expense claims automatically submitted to your account and have account funds sent directly to you or your health care provider. There are several methods of payment and reimbursement available. Your employer will select those that best meet the needs of your organization.

How to Fund Your Account

Your employer makes contributions to your account. No action is required on your part, and you can check the balance in your account at any time at your secure Independence Blue Cross member website: ibxpress.com.

How to Manage Your Account

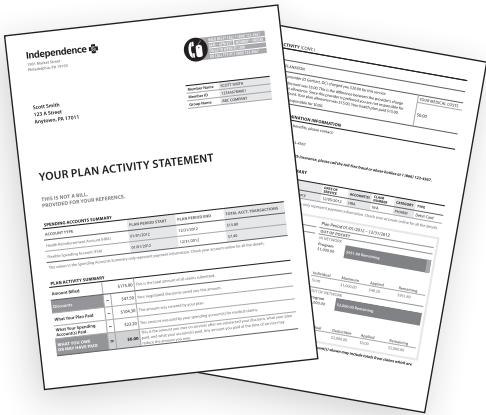
Everything you need to manage your HRA is at ibxpress.com. So in one convenient, central location you can:

- Enjoy flexible payment options for reimbursements and payments to health care providers
- Enter claims online and even submit your receipts electronically to save time
- Check the status of a claim
- Sign up to receive email notifications when claims are paid or denied, or when substantiation is required
- View deposits, transactions, and claims
- Track your health care costs
- Learn more about typical health care costs by using online health-education tools



Your BlueSaver HRA Saves You Money!

- Employer contributions are tax-free and generally excludable from your gross income
- Withdrawals used to pay for eligible medical expenses are tax-free



Straightforward and easy-to-read plan activity statement

Helpful Online Resources

As you share more of your health care-payment decisions, you want to make sure that you are making educated health care choices. In addition to accessing your HRA online, you can take advantage of a wide variety of online educational tools, resources, and support services at ibxpress.com:

- **Cost information.** You can learn what various procedures typically cost; or you can shop and compare costs for common surgeries and procedures at hospitals, outpatient surgery centers, and free-standing imaging centers across the country. You can even compare the difference in cost between brand and generic prescription drugs.
- **Health-related information.** You can take advantage of self-assessment tools, wellness calculators, an illustrated Health Encyclopedia, and even online lifestyle-improvement programs. Plus, you can access provider information, such as how well hospitals care for patients with certain medical conditions and how often providers perform certain care services.
- **Convenient tools to manage your coverage.** You can locate a network physician or pharmacy, or order an ID card.



Direct access to educational tools, resources, and support services are available online at ibxpress.com

For more information about the features and benefits of your HRA, visit us at www.ibx.com or call 1-800-ASK-BLUE (1-800-275-2583).

The information in this brochure is not intended to provide legal or tax advice. You should consult with your own legal and/or tax advisor regarding the tax advantages of a spending account.