



November 2013

Addressee's Name
Addressee's Title
Business Name
Street Address
City, State Zip Code

Introducing our new Bank of America health savings account

Dear <Name>:

As you consider our expanded range of new metallic products for your upcoming renewal, Independence Blue Cross is pleased to share with you information about our new health savings account (HSA) from Bank of America. Our new Bank of America HSA offers more features and advanced capabilities and will be available to you at renewal if you continue offering a Blue Solutions HSA qualified high deductible health plan (HDHP).

Enhanced integration offers you and your employees more features and added value

The capabilities of the Bank of America HSA are fully integrated with our HDHP and allow your employees to access their HSA online 24/7 at ibxpress.com, pay providers directly, and submit claims online. They will also see medical claims information and spending account activity in a single statement. And, best of all, the Bank of America HSA has no monthly account fee, regardless of the balance in an individual's HSA. If you contribute to HSAs for your employees, whether contributing dollars to their accounts or offering them the convenience of payroll deduction, you will find enhancements that simplify account administration.

Employees can open their Bank of America HSA in a few simple steps at ibxpress.com

If you continue to offer a Blue Solutions qualified HDHP, the decision to open a new Bank of America HSA will be up to your employees. Upon renewal, employees enrolled in an HDHP will be able to click on a link on the member portal at ibxpress.com to begin the account opening process. Your employees are free to choose not to open a new Bank of America HSA and keep their current HSA with Bancorp. However, the integrated features available through ibxpress.com will only be available for Bank of America HSAs.

If you do not currently make pre-tax contributions and do not plan to in the future, there is nothing further you need to do. We will notify your employees who are enrolled in a HDHP directly of their HSA options.

If you are considering making contributions to HSAs for your employees at Bank of America, there are some simple steps that you will need to take. Once we have received your renewal confirmation, we will provide all of the information necessary to ensure a seamless migration to our new HSA product.

We remain committed to driving excellence in health care for our small group customers. Please direct any questions to your producing agent or Independence Blue Cross account executive at (215) 241-3400. As always, we value your business and look forward to serving you in good health for years to come.

Sincerely,



Brett A. Mayfield
Vice President, Sales
Enclosure