

A New Generation of BlueSaverSM Health Account Solutions

Transforming our portfolio to help clients maximize savings and empower employees



Transforming Health Care Through Innovation

With rising health care costs and the impacts of health care reform, your clients need a solution that engages their employees in health care decisions, helps them better understand and manage their medical expenses, and ultimately enables them to take an active role in controlling health care costs.

You already know that consumer-directed health plans integrated with spending accounts provide a way for your clients to offer affordable and flexible benefit options for their employees. While these integrated plans have been successful in other markets, they have not been widely accepted in our region. It's time for a change.

We're excited to announce that Independence Blue Cross is now offering you and your clients a **new generation of spending account products**. They will be easier for you to sell because they now offer **exciting new features**, including streamlined account management and reporting, as well as an enhanced and intuitive employee tool set that makes the spending account an integral part of the member experience.

Our new portfolio includes a variety of **robust features and capabilities** that far exceed anything we've offered in the past. Our spending accounts are now a more-compelling choice for meeting the needs of both small- and large-employer groups. Plus, they provide a convenient way for your clients to offer spending accounts through Independence Blue Cross, the region's most-trusted health insurance provider.

The Next Generation of Spending Accounts

More Features. Added Value.

High-deductible health plans, or HDHPs, save employers money — the employee assumes higher member cost-sharing through a higher deductible in exchange for a lower plan premium. When employers pair an HDHP with a health spending account, the dollars saved by paying a lower HDHP premium can be used to contribute to the health spending account. For the employee, the contribution offsets the higher HDHP deductible and is tax advantaged as well. Plus, when employees are given a health spending account to manage, they become more-actively engaged in their health and tend to make smarter health care decisions. The benefits of potentially happier and healthier employees, combined with premium cost savings, make health spending accounts a compelling choice for employers.

While the concept of combining an HDHP with a health spending account is not new, we're bringing **more flexible and expansive solutions** to this winning combination.

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.



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Because combining spending accounts with a health plan involves administering both a health plan and spending account, employers may believe administering these accounts is time-consuming and challenging. We've designed our new products to make administration even easier for employers than ever before! Enhancements include:

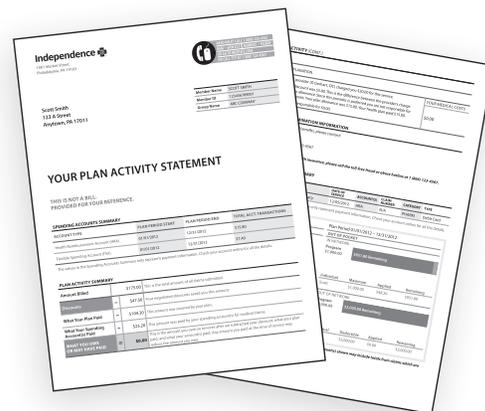
- A streamlined enrollment process for simultaneous opening of medical and spending accounts
- New online capabilities that simplify group enrollment and reduce ongoing data entry
- More convenient ways to fund accounts
- Robust, online reporting for you and your clients
- Seamless billing through convenient eBill functionality
- A single plan activity statement that combines claim information found in an explanation of benefits (EOB) with the spending account detail of an explanation of payments (EOP)

Our new suite of spending account products also makes it easier for employees to understand how their health spending account works with their health plan. Account access is straightforward and hassle free with better tools at their fingertips for managing their accounts and making better health care decisions. Here are just a few of the new capabilities our portfolio offers employees:

- Direct payment of expenses with a pay-the-provider feature for the payment of expenses to the provider of health care products and services
- An effortless claims-submission process with fast turnaround
- A consolidated and easy-to-read plan activity statement that puts EOB and EOP information all in one place
- Real-time account balance, payment, and claims information
- A single debit card for paying everyday medical expenses for all owned spending accounts including HSA, HRA, and health flexible spending account (FSA)
- Single-sign-on access to spending account information, including debit card transactions
- Health savings account investment choices that include a wide range of savings and investment options
- HSAs and debit cards with no recurring bank fees



Easier employer administration coupled with a hassle-free employee experience



One straightforward and easy-to-read plan activity statement gives greater insight on services and spending

Transforming Spending Accounts with New Features and Enhanced Capabilities

Our new, expansive spending account solutions portfolio includes a variety of robust features and capabilities for both employers and employees. Here are just a few highlights that you can discuss with your clients when explaining the advantages of the next generation of spending accounts from Independence Blue Cross.



Features	Benefits
FOR EMPLOYERS	
Streamlined Enrollment	<ul style="list-style-type: none"> Simple setup process for simultaneous opening of medical and spending accounts Simplified group enrollment Integrated systems that increase efficiency and reduce data entry
Robust Online Reporting	<ul style="list-style-type: none"> Provides quick, easy access to information 24 hours a day, 7 days a week
Simplified Billing	<ul style="list-style-type: none"> Billing and payment through eBill
Spending Account Integration	<ul style="list-style-type: none"> Activity statement that integrates EOB/EOP information, fostering employee awareness with cost of care decisions
FOR EMPLOYEES	
Pay-the-Provider Feature	<ul style="list-style-type: none"> Direct payment of expenses to the provider of health care products and services
Rapid Claims Submission and Reimbursement	<ul style="list-style-type: none"> Simplified claims-submission process — including online claims submission — that accelerates reimbursement
Single, Multi-purse Debit Card	<ul style="list-style-type: none"> A single debit card for paying everyday medical expenses across all spending accounts including HSA, HRA, and FSA
Easier Online Access	<ul style="list-style-type: none"> Access to all medical plan and spending account information is available at the member website at ibxpress.com
Redesigned Plan Activity Statement	<ul style="list-style-type: none"> An easy-to-read plan activity statement combining EOB and EOP to help employees with planning and decision making
Online Health and Wellness Tools	<ul style="list-style-type: none"> Decision-support tools to estimate treatment costs, compare drug costs, and even create an action plan for better health
Integrated Feature-rich HSA	<ul style="list-style-type: none"> Ibexpress.com provides a single point of access to the HSA account as well as medical claims Improved investment choices with a wide range of savings and investment options

Our new spending account products can transform an employer's existing health benefits solution or establish a powerful new one by reducing costs and improving employee satisfaction

For more information about the next generation of spending account solutions, please contact your Independence Blue Cross account executive.