

Group Application for the Bank of America^{®1} HSA: Small (2 – 50) and Mid-sized (51 – 99) Customers

For use only when the Group HSA cannot be configured through ROAM

CHECK ALL THAT APPLY:

New HSA Set-up

2 – 50 Small Group

Update to Existing HSA (renewal)²

51 – 99 Mid-Size Group

Section I: Customer Information

Full Legal Name of Customer		Phone Number	
Address			
Customer Main Contact Name:		Customer Contact E-Mail Address:	
CID Number*	HSA effective date**		HSA Renewal Date

*CID Number is required for submission.

**Effective Date and Renewal Date should align with the medical plan year.

INTERNAL USE ONLY	Customer number	Group number(s)
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Section II: Plan Design Options

1. Eligible Plans: Please select your medical plan(s).

Blue Solutions (2 – 50):

PPO Platinum HSA 50

PPO Silver HSA

PPO Gold HSA

PPO Silver HSA 25

PPO Gold HSA 25

PPO Bronze HSA

PPO Gold HSA 50

PPO Bronze Premier HSA

Blue Solutions Plus (51 – 99):

HDHP Plus 1B HSA

HDHP Plus 2B HSA

HDHP Plus 3B HSA

HDHP Plus 4B HSA

HDHP Plus 5B HSA

Renewals:

No Change
(renewals only)

2. Setup Options: Please choose one option in each section.

Account Opening: How will employees be enrolled in their HSA?

Manual Enrollment — will require individual employees to open a Bank of America HSA through the member portal after their plan effective date (default option).

Auto Enrollment — will initiate the automatic opening of a Bank of America HSA for all employees once they enroll in the associated qualified high-deductible health plan (QHDHP).

Employer-driven Contributions: Will the customer make employer-directed contributions into the HSA? (employer funded or employee payroll-derived contributions)

No

Yes **You must complete section IV.** Review the HSA Broker/Group Checklist.

Invoicing: Who will pay the monthly administrative fee?

Does not apply for groups of 2 – 50 (no monthly fee).

Charge the \$3.95 monthly fee to the employer through e-Bill (default option for mid-sized groups).

Charge the \$3.95 per account fee to the account holder (medical plan subscriber).

¹ Independence Blue Cross does not offer banking, investment, or financial services. HSA funds are maintained in accounts under custody of Bank of America, N.A., a separate company that does not offer Blue Cross and/or Blue Shield products or services. | Bank of America, N.A. is not affiliated with Independence Blue Cross.

² The information in this HSA Application needs to be updated annually.

3. Employer spending account portal access: Will the customer make employer-directed contributions or is the customer paying a monthly administrative fee? (either one will require employer spending account portal access)

No Once you submit this form, no further action is required

Yes You must complete section IV. Review the HSA Broker/Group Checklist.

Section III: HSA Standards

- Once deposited, HSA contributions — regardless of source — are the property of the subscriber.
- Accessing Funds
 - The HSA will include a debit card designed to work at most doctor and hospital offices and pharmacies. It will not work at ATMs. Up to three additional debit cards may be requested for family members at no cost.
 - Subscribers have the option of paying for services using the HSA debit card, going online and paying a provider directly, or using an alternative method of payment and then self-reimbursing. There is no minimum requirement for self reimbursements by check or direct deposit.
- The subscriber is responsible for ensuring compliance with IRS guidelines regarding contribution payments with the HSA.
- If a subscriber ends enrollment in an Independence Blue Cross qualified high-deductible health plan:
 - The HSA account will be moved to a Bank of America HSA for Life.
 - The subscriber will receive a new account and can access their account directly through Bank of America.
 - Any Independence Blue Cross administrative fees will cease and Bank of America will begin to assess a monthly HSA for Life fee on the account. Other member fees may also apply.
- All Independence Blue Cross qualified high-deductible health plans apply an aggregate family deductible (see medical plan for details).
- Further details on the HSA account are provided to the member at account opening.

Section IV: Contribution and Reporting Contacts

The following individual(s) are authorized to access the Spending Account Contribution and Reporting information at an individual account level. This form does not permit third party access to this information or third party access into the Employer Portal.

add delete	Internal Company Contact (please print)	E-mail Address	Phone Number
add delete	Internal Company Contact (please print)	E-mail Address	Phone Number
add delete	Internal Company Contact (please print)	E-mail Address	Phone Number

Portal access request is still required as this section does not replace the applicable form.



Health Savings Account Broker/Group Checklist

To use with small and mid-sized customer applications that require paper HSA submission



Before plan renewal

Application

Submit it (along with other paper work, if appropriate) to Independence Blue Cross using one of the following methods:

Email: changepaperwork@ibx.com

Fax: 215-238-7905

Spending Account Employer Portal Access

Determine if the group needs spending account employer portal access to make contributions and/or pay administrative invoices (51+). If yes:

- ▶ Ensure the HSA Portal User Access and eBill Request Form is completed. Submit once group set up completed:
www.ibx.com/pdfs/employers/employer_resources/hsa_portal_user_access_form.pdf

Contributions

Determine if the group is making contributions. If yes:

- ▶ Review the HSA Contribution Guide:
www.ibx.com/pdfs/employers/employer_resources/hsa_contribution_guide.pdf
- ▶ Review the Spending Account Reporting Guide:
www.ibx.com/pdfs/employers/employer_resources/hsa_reporting_guide.pdf
- ▶ Review the account opening process with the group based on the application (manual or auto) as this will impact the timing of when contributions can first be made.

After plan renewal

Final Employer Spending Account Setup

The group lead completes spending account setup on the employer portal. This can include inputting contribution information as well as establishing payment instructions for the monthly administration fee if applicable.

Monitoring Accounts

HSA Contributions

Contact

For more information on how to complete the HSA process, please contact your Producer/Agent or your Independence Blue Cross Account Executive. If you have any questions about the employer portal, please call 1-800-275-2583.

When to Use this Checklist

This application and checklist should be used with employer groups when the broker cannot complete HSA setup through ROAM. New customers and any customers newly selecting a qualified high-deductible health plan can generally have accounts opened automatically through ROAM.

Spending account group portal access is only required for groups making contributions and/or paying administrative invoices.

Links to all pdfs referenced:
www.ibx.com/employer_resources

