

Independence Blue Cross BlueSaver Spending Accounts Fees and Services

Rates effective January 1, 2015 through December 31, 2015

The Next Generation of Spending Accounts

Our new spending account products are closely integrated with our medical products and services. They provide plan design flexibility and ease-of-use to employers while making it easier for members to manage their benefits and make informed decisions.

Group Fees

Group fees are monthly and are based upon the total group size and a per account fee. HSA, HRA, and FSA all have the same pricing structure.

- FSA (health and/or dependent care) count as one account combined
- FSAs are only available for groups of 100 or more
- No set up or renewal fee
- No monthly minimum fee
- External carrier files for claims - \$750 one-time setup per file

Group Size	Per Account
2 - 50	HRA or HSA fee included
51 - 249	\$3.95
250 - 499	\$3.85
500 - 999	\$3.65
1,000 - 2,499	\$3.45
2,500 - 4,999	\$3.25
5,000 - 9,999	\$3.05
10,000+	\$2.85

HSA Account Holder Fees

Item	Fee
Monthly account maintenance fee ^{1,2}	Waived
Additional debit cards (up to 4)	Waived
Contribution deposit slip re-orders	Waived
Mailed copy of account statement or tax statement (each)	Waived
Mailed copy of deposited item, each	Waived
Brokerage account fee	Waived
Investment transaction fee	Waived
Account closure/rollover	\$ 25.00
Deposited item returned, per item	\$ 5.00
Legal process fee (e.g., attachment, levy or garnishment), per occurrence	\$ 75.00 ³
Stop payment, each	\$ 25.00
Excess contribution, per return	\$ 25.00

¹ While enrolled in Independence Blue Cross Qualified High Deductible Health Plan. If a subscriber changes to a non-qualified IBC plan or to another medical carrier, the HSA will be converted to a Bank of America HSA for life with monthly fees as determined by Bank of America. These fees will be provided with the conversion notice.

² Employers can opt to have their per account fee shifted to a monthly account fee paid by the member. For example, a group with 100 eligible employees could choose to have each member pay for the HSA through a \$3.95 monthly account fee.

³ Or such amount as may be established by law.

HRA Options and Fees

- HRA no-cost options include:
 - Direct pay to provider
 - Auto-claims pay
 - Debit card⁴
- Other configuration options such as expense types covered (deductible, copay, coinsurance) and ordering of employee/employer responsibility are also available for employer groups of 51 or more.
- No prefund required.
- In addition to a monthly administrative fee (the per account fee), the HRA will include a weekly claims invoice that the employer group will use to reimburse IBC for HRA reimbursement claims activity.

FSA Options and Fees

- FSA no-cost options include:
 - Direct pay to provider
 - Auto-claims pay
 - Debit card (Medical FSA only)
- No prefund required.
- In addition to a monthly administrative fee (the per account fee), the FSA will include a weekly claims invoice that the employer group will use to reimburse IBC for FSA reimbursement claims activity.
- A dependent care FSA is also available.

⁴ Certain combinations of claim and card features are not available to reduce risk of double payment of claims