



## Now included with our High Deductible Health Plans. (Automatically.)

To learn more about our HSA automatic enrollment and High Deductible Health Plans, talk to your broker or sales consultant today.

Or visit:  
[excellusbcbs.com/employer/cdhc](http://excellusbcbs.com/employer/cdhc)



A nonprofit independent licensee of the Blue Cross Blue Shield Association

**To be eligible for a Health Savings Account (HSA):**

- Must be covered by a qualified HDHP
- Cannot be covered by Medicare
- Cannot be covered under another medical plan
- Cannot be claimed as a dependent on another's tax return

Members are solely responsible for maintaining eligibility for the HSA. The auto-enroll feature does not guarantee eligibility for HSA.



A guide to Health Savings Account auto-enrollment

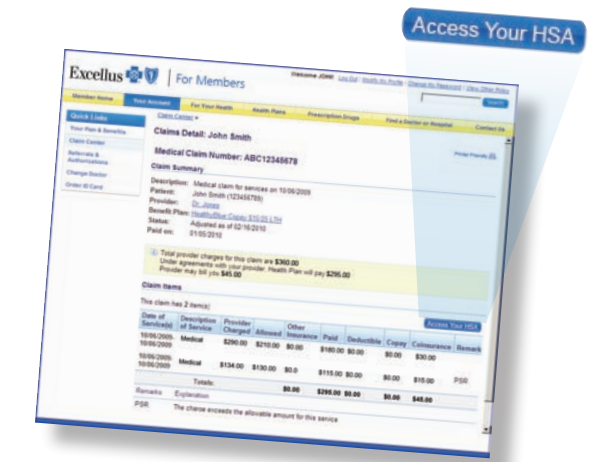
# When your employees enroll in an HDHP, they automatically get an HSA, too.

High Deductible Health Plans (HDHPs) are one of our fastest growing offerings today because they provide your employees with a low-cost way to take control of their health care expenses – especially when paired with a tax-advantaged funding account.

Now, to make using these plans even easier, we automatically enroll all participants into a Health Savings Account (HSA) – at no additional cost. So your employees can enjoy all the benefits of this tax-free account, without the usual hassles of setting one up.

## How our Health Savings Account (HSA) auto-enrollment works:

- Employee enrolls in an Excellus BlueCross BlueShield qualified High Deductible Health Plan (HDHP)
- Employee information is automatically sent to create a new HSA on their behalf, administered by HSA Bank
- Existing HSA can be rolled over into employee's new plan
- Employee receives their new Visa debit card within 7-10 business days



### Easy for you.

- Automatic enrollment eliminates the need to find an HSA administrator
- Track and manage contributions online through HSA Bank
- Reports available

### Easy for them.

- Automatic enrollment and previous HSA rollover
- Online tools to easily manage account and transactions
- Access your HSA directly through the excellusbcb.com website
- Convenient Visa card is accepted virtually everywhere
- Reduced member account fees

### Integration makes it easy.

To provide this great new service to Excellus BlueCross BlueShield members, we've aligned with HSA Bank® – the national leader in HSAs, as our preferred custodian to administer and manage HSAs. One of the most experienced HSA administrators in the country, they serve more than 300,000 accountholders and manage over a billion dollars in HSA assets. HSA Bank is not affiliated with Excellus BlueCross BlueShield.

#### High Deductible Health Plans (HDHPs): Low cost. High control.

When you offer an HDHP to your employees, you're providing them with a comprehensive, low-cost option that delivers the outstanding coverage and benefits they expect from Excellus BlueCross BlueShield. And since employees are responsible for paying a deductible and coinsurance on medical expenses, they can take more control over how their account dollars are being spent.

Benefits of an HDHP include:

- Preventive services covered in full
- Lower health care premiums
- Large network of doctors, specialists and hospitals
- Variety of out-of-pocket payment options
- Cash-back incentives for healthy living

#### Health Savings Accounts (HSAs): Tax-free savings.

An HSA is a tax-free savings account that is available to anyone who participates in an HDHP. The account is owned by the employee and enables them to save money for health-related expenses – including prescription drugs, surgeries and more. Unlike a flexible spending account (FSA), unspent money rolls over year after year and can be withdrawn once the employee meets retirement eligibility. For added flexibility, HSA accounts can be funded by an employee or employer, or both.