

BCN HMO HSASM

Looking to grow your business?

BCN HMO HSASM gives the *cost- and health-conscious buyer* the affordable option of combining a high-deductible health care plan with a savings account. You get lower premiums while giving your employees ownership of their health care.

Because employees determine when and how their health care dollars are used, they're motivated to become more informed health care consumers.

BCN HMO HSA offers your business:

- Multiple deductible, coinsurance and out-of-pocket-maximum choices
- Preventive services covered at 100 percent (not applied to deductible)
- Integrated pharmacy plan with dental and vision options available
- Coordinated, online health savings account and debit card
- Largest HMO network of physicians and hospitals in the state

Saving you money

BCN HMO HSA offers a **3 to 8 percent savings** over comparable deductible plans depending on which deductible health plan is paired with the savings account.

HSA 101

A health savings account offers tax-free advantages to your employees. BCN HMO HSA must be offered with a qualifying high-deductible health plan. A health savings account also allows your employees to conveniently access money in their accounts with a debit card to pay for qualified medical expenses such as filling prescriptions or going to the doctor.

Simple to use and administer

BCN HMO HSA allows you, an employee or both to contribute, tax-free, to an employee-owned health savings account.

This new plan offers a health savings account administered through our health care partner, HealthEquity®, a leader in the integrated health plan field. HealthEquity provides 24/7 customer service and Web tools to help employees seamlessly manage their health savings accounts.

Key HSA facts

- Contributions, investment earnings and withdrawals for qualified medical expenses are all tax-free.
- Contributions that are not spent roll over from year to year.
- Once the account reaches a certain balance, employees can invest their money.

HealthEquity, Inc. is the administrator for your health savings account. The Bancorp Bank is the FDIC-insured and independent company that holds your HSA dollars. Neither HealthEquity nor The Bancorp Bank is affiliated with Blue Care Network.



**Blue Care
Network**
of Michigan



grow
a healthy work force.

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