

Consumer-directed health plans

Looking to grow your business?

Consumer-directed health plans provide integrated solutions that will revitalize your health care options. Our CDH plans provide unmatched value and a full range of health benefit choices combined with savings accounts for employers looking for:

- Cost savings through lower premiums
- Tax advantages offered by our savings account options
- Engaged and healthier employees who take responsibility for their own health care decisions

The choice is yours. Make the right one for your business by selecting one of the following options:

Savings Account	Compatible Medical Plan
Healthy Blue HSA SM	Simply Blue HSA SM , BCN HMO HSA SM
Healthy Blue HRA SM	Simply Blue HRA SM , Healthy Blue HMO HRA SM , Community Blue SM
Healthy Blue FSA SM	Simply Blue SM , Simply Blue HRA, Community Blue

Plans designed with you in mind

Our fully-integrated plan design gives you and your employees a full range of health-savings, health-reimbursement and flexible-spending account choices. Easy administration and flexibility make it simple to take advantage of the options that best meet your needs.

- Automated enrollment and eligibility to establish savings accounts and connect them to their medical plan
- Allows account stacking and movement between account types
- Flexible plan designs with debit card, HSA, HRA and FSA choices
- Fund through Healthy Blue HSA/HRA/FSASM
- Dedicated account customer service specialists are accessible 24/7
- Medical accounts for retirees
- Allows employees to decide when to use funds on a per-claim basis
- Allows employees to view claims, check balances and pay providers directly by using the online member portal, Personal Desktop



grow
a healthy work force.

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Feature	Health Savings Account (HSA)	Health Reimbursement Arrangement (HRA)	Flexible Spending Account (FSA)
Financing	Contributions can be made by: Group or employee Group and employee Third party	Contributions can be made by: Group	Contributions can be made by: Group Employee Group and employee
Finance owner	Employee	Group	Employee*
Contribution for tax status	Group contributions are not subject to payroll taxes Pre-tax contributions can be made through payroll deduction After-tax employee contributions are tax-deductible from gross income	Group reimbursements are tax-deductible for the group and tax-exempt for the employee	Group contributions are not subject to payroll taxes Pre-tax contributions can be made through payroll deduction
Year-to-year rollover	Yes	Group discretion	No
Allowable withdrawals	Qualified IRS expenses	Group discretion	Qualified IRS expenses
Opportunity to invest	Yes	No	No
Debit card available	Yes	Yes	Yes
Account customer service	24/7 availability	24/7 availability	24/7 availability
Medical accounts for retirees	Yes	Yes	No
Wellness incentives	Yes	Yes	No
Consolidated billing	Yes	Yes	Yes

*Unused money is forfeited to the group at the end of the year

Simply Blue HRASM

Our Simply Blue deductible PPO plan can be paired with a health reimbursement arrangement, giving you the flexibility to help your employees cover out-of-pocket health expenses.

- Optional copayment levels align cost sharing with cost of service
- Multiple deductible and copay plan options
- Preventive care covered at 100 percent
- Wellness incentive account option
- Can also be paired with an FSA
- You set aside money in the HRA for employees' health care expenses and own the account
- You choose which qualified medical expenses are covered

Simply Blue HSASM

Our Simply Blue PPO plans are IRS-compliant to be paired with a health savings account, offering your employees a tax advantage and encouraging them take charge of their health care dollars.

- Multiple high-deductible and coinsurance plan options
- Pharmacy is integrated with medical deductible
- Plan option available without pharmacy
- Preventive care covered at 100 percent
- Wellness incentive account option
- Allows employees to save for current or future health care expenses
- You, your employee or both can contribute pre-tax dollars
- Employee owns the account

Healthy Blue HMO HRASM

Our BCN HMO deductible plans paired with a health reimbursement arrangement gives you affordable health care with tax-saving advantages.

- Multiple deductible plan options
- You fund and own the account
- You choose to allow the account to pay for the deductible, coinsurance or both
- Payment arrangement includes employer pays first, employee pays first or a combination of both
- Pay provider model eliminates reimbursement hassles

BCN HMO HSASM

Our BCN HMO high-deductible health plan can be paired with a health savings account to provide you and your employees quality care with convenient, integrated account management.

- Multiple high-deductible, coinsurance and out-of-pocket-maximum choices
- Includes an integrated pharmacy plan
- Preventive care covered at 100 percent (not applied to deductible)
- Tax-free advantages that allow employees to save for current and future health care expenses
- You, your employee or both can contribute pre-tax dollars



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