










Blue Cross  
Blue Shield  
of Michigan

Confidence comes with every card.®

# Partner Comparison

## Consumer-directed health care solutions

		
<b>Product offerings</b>	<ul style="list-style-type: none"> <li>• Health Savings Accounts</li> <li>• Health Reimbursement Arrangements</li> <li>• Flexible Spending Accounts</li> <li>• COBRA</li> <li>• Commuter</li> </ul>	<ul style="list-style-type: none"> <li>• Health Savings Accounts</li> <li>• Health Reimbursement Arrangements</li> <li>• Flexible Spending Accounts</li> <li>• COBRA</li> <li>• Commuter</li> </ul>
<b>Support</b>	<ul style="list-style-type: none"> <li>• Dedicated group service delivery managers</li> <li>• Dedicated account executives</li> <li>• Free plan comparison tools</li> </ul>	<ul style="list-style-type: none"> <li>• Dedicated business service relations team</li> <li>• Dedicated account executive</li> <li>• Strategic annual reviews with employer groups</li> <li>• Premium decision support tools:                 and  </li> </ul>
<b>Reporting</b>	<ul style="list-style-type: none"> <li>• On-demand employer ad-hoc reports</li> <li>• Standard reports included on employer portal</li> <li>• Monthly standard employer ad-hoc reports</li> <li>• Custom reports available</li> <li>• Industry footprint and performance benchmarking available</li> </ul>	<ul style="list-style-type: none"> <li>• Monthly standard employer ad-hoc reports</li> <li>• Free data analytics on behavioral trends</li> <li>• Free benchmarking against HSA Bank book of business and similar industries</li> </ul>
<b>Communication plan</b>	<ul style="list-style-type: none"> <li>• Customized site for employer and member portals</li> <li>• Custom email campaign</li> <li>• Member webinars</li> <li>• Calculator tools</li> <li>• Comparison tools</li> <li>• Cobranded marketing materials</li> </ul>	<ul style="list-style-type: none"> <li>• Ability to customize existing marketing campaigns and content</li> <li>• Customized microsite for employers</li> <li>• Education resource webpage</li> <li>• Custom email campaigns</li> <li>• Cobranded videos</li> <li>• Custom banners in member website</li> <li>• Post-login messages in member website</li> <li>• Calculator tools (cobranded)</li> <li>• Cobranded flyers</li> </ul>
<b>Fund access – debit cards and fees</b>	<ul style="list-style-type: none"> <li>• 3 free debit cards per account; \$5 for each additional card</li> <li>• No ATM withdrawal</li> <li>• No checkbooks</li> <li>• Behavior fees include return deposit, overdraft, stop payment and excess contribution</li> <li>• Paper statements (\$1); electronic statements free</li> <li>• Account closure (\$25)</li> </ul>	<ul style="list-style-type: none"> <li>• Free debit card; no charge for additional cards</li> <li>• ATM withdrawal available</li> <li>• Checkbooks available</li> <li>• Mobile app:               <ul style="list-style-type: none"> <li>– Qualified medical expense scanning feature</li> <li>– Apple Pay® and Google Pay®</li> </ul> </li> <li>• Paper statement (\$2); electronic statements free</li> <li>• Account closure (\$25)</li> </ul>
<b>Investment options</b>	<ul style="list-style-type: none"> <li>• \$2,000 minimum account balance</li> <li>• 3 options for investing: autopilot, GPS and self-driven</li> <li>• 23 mutual funds:                 </li> </ul>	<ul style="list-style-type: none"> <li>• \$1,000 minimum account balance</li> <li>• 2 self-driven investment options:                    </li> </ul>
<b>Account transfers</b>	<ul style="list-style-type: none"> <li>• Double interest on cash balances to earn up to \$25 if transferring more than \$250</li> </ul>	<ul style="list-style-type: none"> <li>• One-time direct deposit of up to \$25 if transferring more than \$500</li> </ul>

HSA Bank is an independent company supporting Blue Cross Blue Shield of Michigan by providing health care spending account administration services.

HealthEquity, Inc. is an independent company supporting Blue Cross Blue Shield of Michigan by providing health care spending account administration services. An independent, FDIC-insured bank holds the health saving account dollars.

Blue Cross Blue Shield of Michigan is a nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association.