



Invest in your future with Simply BlueSM HSA PPO

Get comprehensive benefits and a valuable savings tool for your health care expenses.

This plan is too valuable to pass up.

Smarter, better health care

Imagine having a health plan that lets you see the doctors you want and helps boost your retirement savings. By choosing Simply BlueSM HSA PPO during open enrollment, you can turn this dream scenario into a reality.

With Simply Blue HSA PPO, you get access to our industry-leading PPO network and a health savings account to set money aside for your health care expenses and retirement.

- **You own your HSA funds for life.**
The money in your HSA is yours and goes with you if you retire, select a new medical plan or change jobs. The HSA balances roll over from year to year and don't expire.
- **It's tax-free.**
Contributions to your HSA through payroll deductions, investment gains and withdrawals for qualified medical expenses are all tax-free.
- **Catch-up contributions are allowed.**
If you're 55 or older, you can contribute more than the annual contribution limit until you enroll in Medicare. The IRS defines the catch-up contribution amount each year.
- **You can increase your savings.**
Once your HSA balance reaches a certain threshold, you can choose to invest in a selection of mutual funds.

Create a retirement nest egg

Choose a solid investment in your health — and your financial security:

- If you retire before age 65 and aren't yet eligible for Medicare, you can use your HSA funds to pay your pre-retiree plan premiums.
- If you're 65 or older, you can use your HSA funds for nonhealth care expenses. However, you'll be required to pay income taxes for any nonhealth care expenses.
- Once you enroll in Medicare, you can no longer contribute to your HSA. But you can continue to make investments and withdrawals for qualified health care expenses.

**To learn more about
how an HSA works,
visit bcbsm.com/hsa.**

