



healthyblue<sup>SM</sup>  
**HSA**  
Health Savings Account



Introducing a fresh  
approach to health care.

Healthy Blue HSA MEMBER GUIDE



**fresh** {fresh}  
Exciting or refreshingly different

HealthEquity, Inc. is an independent company partnering with Blue Cross Blue Shield of Michigan to provide health care spending account administration services. An independent and FDIC-insured bank holds the health saving account dollars.

**The concept is simple –**  
take the things that are working in health care and  
combine them under one comprehensive health plan.

A Blues health plan gives you access to quality care  
and the tools and resources you need to manage  
your health plan and make smart health care  
decisions. And as your partner in health care, we  
are here to support you every step of the way.

**Your health plan. Your money.  
Your support.**

All things we considered when mapping out your  
personal journey to a healthier, happier you.



page 6

page 8

page 12

page 14



## Your health plan

- Comprehensive medical benefits
- Preventive care so you can stay healthy
- Large network of physicians and hospitals
- Total health care coverage from a name you trust

## Your money

- Maximums to limit your out-of-pocket costs
- Convenient access to your money with a debit card
- Flexibility to choose how and when to spend your money
- Savings accounts that help you pay for your health expenses

## Your support

- Health improvement programs
- Dedicated and experienced Customer Service
- Wellness information, resources and discounts
- Online tools to manage your plan, your money and your health

## Your terms

- Definitions of key terms

And it's all available from one trusted source —  
**your Michigan Blues.**

# innovative {in-uh-vey-tiv}

New, creative or forward-thinking

Combining a Blues health plan with a health care savings account allows you to take charge of your health care.

you

have access to quality health care coverage.



control your health care dollars through a savings account.



have the support you need to make informed health care decisions.



A low-angle, upward-looking photograph of five diverse children of various ethnicities holding hands in a circle around a large, inflated pink balloon. The children are smiling and looking towards the camera. The background is a clear, bright blue sky. The text "Healthy Blue HSA is centered on YOU" is overlaid on the pink balloon.

Healthy Blue HSA is centered on  
**YOU**

# your health plan

With a **Healthy Blue HSA** plan, you're covered in every sense of the word. A Blues health plan goes beyond simply offering benefits. We partner with health care professionals to improve the delivery of your health care.

## Comprehensive benefits

In sickness and in health, you want to make sure you have access to the best health care possible. A Blues health plan offers a wide range of benefits that provide the protection you need. You're covered for everything from office visits and maternity care to inpatient and outpatient hospital care.

## Preventive care

Your employer may have chosen to provide coverage for preventive care. It's important to get regular checkups, even when you're healthy. Preventive care can catch the early warning signs of health problems before they become serious.

## Unmatched access to doctors and hospitals

You have access to quality care through our extensive provider network in the state, region, nation and world. Picking a doctor is an important decision, and our large network enables you to make the right choice.

We reward doctors who focus on quality patient care so that you have:

- Better coordinated care
- Better health outcomes
- Better relationships with your doctors and specialists





you

have access to quality health care coverage.

control your health care dollars through a savings account.

have the support you need to make informed health care decisions.

# your money

Your employer has chosen to offer you a health savings account with your health plan. Using a savings account and debit card for your health care may be new to you. We're here to help you navigate this uncharted territory.

## Healthy Blue HSA<sup>SM</sup>

A health savings account, or HSA, is an account you can use to pay for current health care expenses and to save for future qualified medical expenses and retiree health expenses on a tax-free basis. It's like a 401(k) account for your health care.

## What are the advantages?

### Affordability

Premiums for HSA-eligible health care plans are generally less per month than other plans.

### Control

You own and control the money in your HSA. You decide how to spend the money without relying on a third party.

### Convenience

You can access money in your account with an HSA debit card.

you

have access to quality  
health care coverage.

control your health care dollars  
through a savings account.

have the support you need to make  
informed health care decisions.

### **Flexibility**

You can use money in your account to pay for current medical expenses, including those that your health plan may not cover, or save the money for future needs.

### **Portability**

Your HSA is completely portable. If you change jobs, move to another state or become unemployed, your HSA moves with you.

### **Savings**

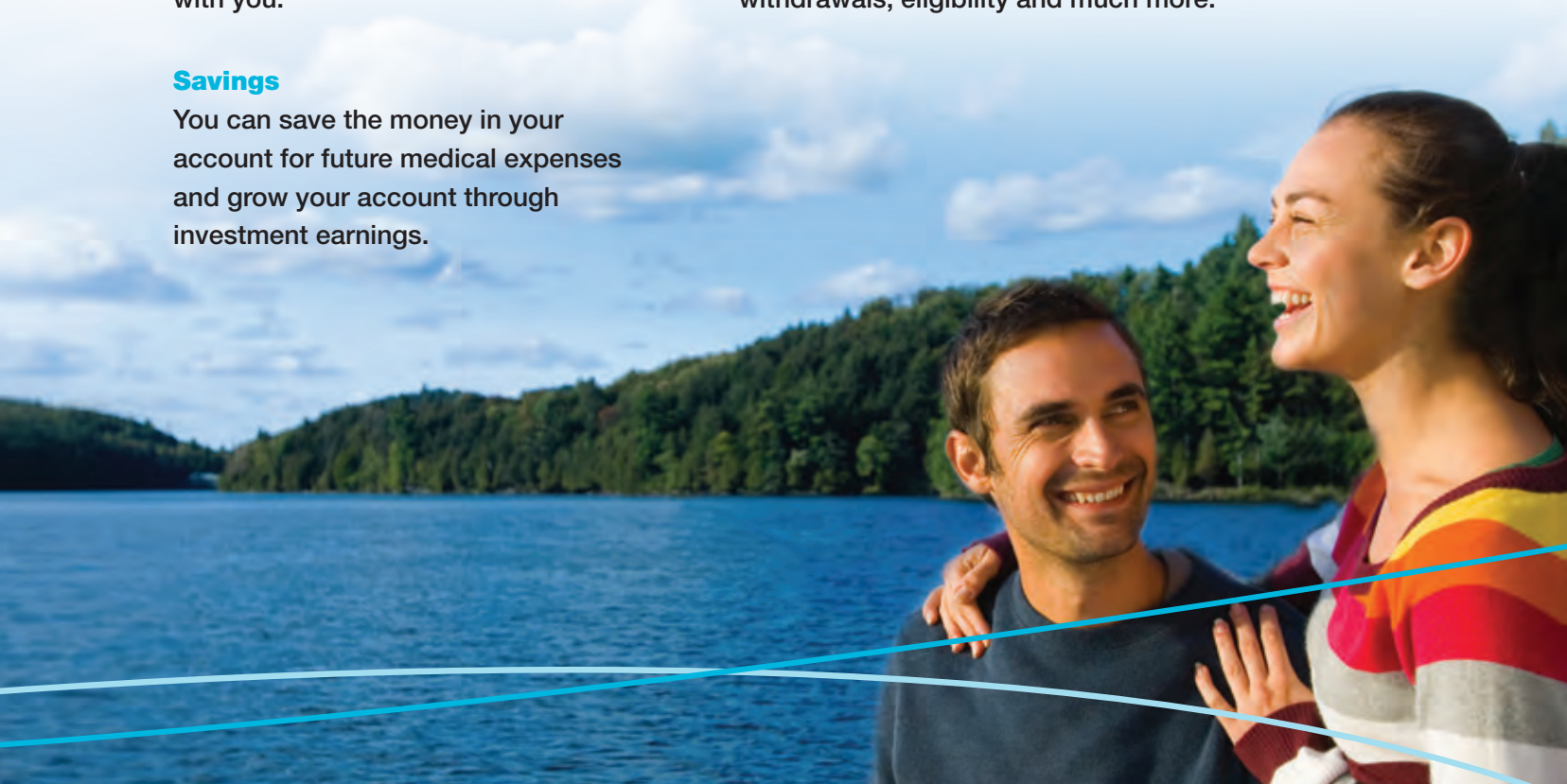
You can save the money in your account for future medical expenses and grow your account through investment earnings.

### **Triple tax benefits**

Contributions to your HSA, investment gains on your HSA and withdrawals from your HSA for qualified medical expenses are all tax-free.

### **Online account management**

You can access all your account information from one Web site, including account balances, recent account activity, coverage information, deposits, withdrawals, eligibility and much more.



# How does it work?

## **Step 1: Enroll in an HSA-eligible health plan**

Your employer will offer you an HSA-eligible health plan. This is a health care plan that does not pay for health care expenses until you pay a set amount as a deductible. Your plan will cover you after you meet your deductible.

## **Step 2: Access your HSA**

Once you've selected your health plan, you will receive a welcome kit with information on how to access and use your Healthy Blue HSA.

Once you enroll, you'll receive a welcome kit  
**to help you get started with your new plan.**



### Step 3: Contribute to your HSA

Contributions to your HSA can be made by you, your employer or both. Relatives and friends can also contribute to your HSA.

The maximum HSA contribution allowed for 2013 is \$3,250 for individual coverage and \$6,450 for family coverage. These dollar limits are adjusted annually by the federal government. If you are 55 or older, you are eligible for an additional \$1,000 catch-up contribution each year until you enroll in Medicare.

The money in your account will automatically roll-over from year to year and remain in your account until you use it.

### Step 4: Use your money

You control how the money in your HSA is spent. You may use the money to cover your copayment and deductible requirements for services covered through your health plan or to pay for qualified medical expenses not covered by your health plan.

It's important to know what is considered a qualified medical expense. It's also important to keep your receipts, in case you need to defend your spending for a tax audit.

If you use money in your HSA for something other than a qualified medical expense, you'll have to pay income taxes on that amount. And you'll have to pay a 20 percent tax penalty, unless you are disabled or older than 65.

### Step 5: Invest your money

You may invest the money in your account if you choose. The same types of investments permitted for an individual retirement account are allowed for an HSA. You can grow your savings by investing in a wide variety of mutual funds.

See the *Your terms* section of this brochure for more information about **qualified medical expenses.**

# support {suh-pohrt}

To give help, assistance or encouragement

you

have access to quality  
health care coverage.

control your health care dollars  
through a savings account.

have the support you need to make  
informed health care decisions.

# your support

We want you to feel well and live well. That's why we support you with tools, resources and services that help you manage your health and your health plan.

## Exceptional health and wellness programs

Personalized information, an interactive health assessment, online health coaching programs, multimedia components and health improvement programs make your experience with BlueHealthConnection® truly unique.

## Valuable Web resources

You can view your account, claims and benefit information through Member Secured Services at [bcbsm.com](http://bcbsm.com). You can also find and compare doctors and hospitals based on the criteria most important to you with the *Find a Doctor or Hospital* online directory.

## Significant member discounts

We've partnered with recognized companies to offer savings on health and wellness, family care and travel services through our Blue365® and Healthy Blue Xtras<sup>SM</sup> programs.

## Informative publications

Our member magazine is loaded with health tips, wellness ideas and lifestyle advice. We deliver *Living Healthy* to members three times a year.

## Outstanding Customer Service

Our dedicated Customer Service representatives are trained to answer your health care questions and are just a toll-free phone call away.

We'll send you **support materials** when your plan begins to help you embrace total health.

# your terms

## **Copayment**

A percentage or fixed-dollar amount members must pay for covered services

## **Deductible**

A fixed amount members must pay toward covered medical services each year before benefits are paid by their Blues plans

## **Member**

Any individual or family member enrolled in a Blues health care plan

## **Network**

Hospitals, doctors and other licensed facilities or health care professionals who have contracted with the Blues to provide services to members enrolled in a Blues health care plan

## **Premium**

A payment or series of payments — usually made monthly — for medical benefits





### **Preventive care**

Care with an emphasis on preventing health problems before they occur like routine health exams and tests

### **Provider**

Person (such as a doctor) or facility (such as a hospital) that provides services or supplies related to medical care

### **Qualified medical expense**

An expense paid for health care as described in Section 213(d) of the Internal Revenue Code. This can include medical services that may not be covered by your health plan, certain prescriptions, some over-the-counter drugs, long-term care insurance, and dental and vision care. Ask your employer for a list of qualified medical expenses eligible for payment by your plan.

# Interested in a fresh approach to health care?

Once you've chosen to partner with the Blues, you'll receive helpful information about your new coverage.

## Questions?

We're ready and willing to help you in any way we can.

As a member, our self-service Web tools are available at your fingertips all day, every day. All you need to do is visit the website on the back of your Blues ID card.

And we've specially trained our Customer Service representatives to help you make the most of your new plan. Just call the toll-free phone number on the back of your Blues ID card.

[bcbsm.com](http://bcbsm.com)







A nonprofit corporation and independent licensee  
of the Blue Cross and Blue Shield Association

[bcbsm.com](http://bcbsm.com)