High Deductible Health Plan





Take control of your health care costs





The diagram illustrates how this works:

Preventive Services

100%
Health Insurance
Company

Insurance company provides full coverage

You can use a tax-free account to help pay for your portion of the costs. See more on page 4.

Other Services

Until deductible amount is reached



You pay a deductible up to a certain amount

After deductible amount is reached



Once the deductible amount is reached, you pay a percentage called coinsurance



Health insurance company pays

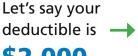


You pay

^{*}note: for illustrative purposes only - plan options vary

^{*}In accordance with the PPACA preventive care regulations, full coverage (no cost share) will be applied for those services meeting the requirements as outlined in Grade A and B Recommendations of the United States Preventive Services Task Force.

For example:









You go to your doctor for low back pain.

You pay \$100 for the visit.

> You still have to pay **\$1900** more

to reach your deductible.



Your doctor orders an MRI of your lower back.

You pay \$1,000 for the MRI.

You still have to pay \$900 more to reach your deductible.







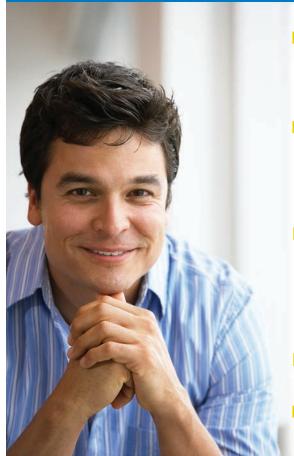
After a series of visits to your doctor and a chiropractor, you have \$0 left to reach your deductible. Now you will pay a percentage of cost, called coinsurance.



If your coinsurance is **20%** and the next time you visit your doctor your bill is \$100, then you'll pay \$20 and we will pay \$80.

To help you with your costs, there is an out-of-pocket maximum which is an annual limit on the amount of money that you would have to pay for health care services, not including your monthly premiums. Remember preventive care is covered in full and is not subject to the deductible.

Important terms to know:



- Deductible The amount of money you have to pay before the health insurance company will make any payments towards health care services. Your deductible amount varies and is based on the type of plan you have.
- Co-payment This is a fixed amount you pay each time you use a medical service, such as a doctor's office visit, prescription refill or a hospital stay. For example, if your prescription drug coverage includes a \$20 copay, you pay \$20 for each prescription and your insurance pays the balance.
- Coinsurance Your share of the costs of a covered health care service, calculated as a percent. Coinsurance is similar to a copay, but instead of a fixed dollar amount, it is a percentage of the total bill. For example, if a visit to your doctor's office is \$100 and you've met your deductible, your coinsurance payment of 20% would be \$20. The health insurance company would pay the rest, or \$80.
- Covered in full 100% of the total cost is covered by the health insurance company and you do not have to pay anything.
 - Out-of-pocket maximum An annual limit on the amount of money that you would have to pay for health care services, not including your monthly premiums.

Tax-Free Funding account

You have the option to set up a unique account called a Health Savings Account or HSA to help you cover the costs associated with a high deductible health plan.

What is an HSA?

An HSA is a tax-free funding account owned by you that helps you pay for qualified medical expenses such as lab fees, prescription drugs, contact lenses, chiropractor visits and more.

- The money you put into your HSA is not subject to federal income tax when you make the deposit.
- There are limits to how much you can contribute.
- In 2014 the maximum is:
 - \$3,300 for single coverage
 - \$6,550 for family coverage

If you're under 65 and you withdraw money from your HSA for non-qualified medical expenses, you will be taxed at your income tax rate plus have to pay a tax penalty.

To learn more about how to set up an HSA, visit ExcellusBCBS.com



	Health Savings Account (HSA)
Overview	A tax-free account owned by you that works with with a high deductible health plan to help you pay for qualified medical expenses
Who owns the account?	You
Who funds the account?	You
Are there contribution limits?	In 2014 the maximum is \$3,300 for single coverage and \$6,550 for family
Can I transfer the account?	Yes, you own the account

To learn more about how to set up an HSA, visit ExcellusBCBS.com

What will a Health Savings Account pay for?

Here is a partial list:

Acupuncture
Alcoholism treatment
Ambulance
Anesthetist
Arch supports
Artificial limbs
Blood tests

Blood transfusions

Braces

Cardiographs Chiropractor Contact lenses

Crutches

Dental treatment Dental x-rays Dentures Dermatologist

Diagnostic fees

Drug addiction therapy Drugs (prescription)

Eyeglasses

Fees paid to health institute prescribed by a doctor

FICA and FUTA tax paid for medical care services

Fluoridation unit Gynecologist

Hearing aids and batteries

Hospital bills Hydrotherapy

Insulin treatments

Lab tests

Laser eye surgery Metabolism test Neurologist

Nurse (including board

and meals) Obstetrician

Operating room costs

Ophthalmologist

Optician Optzometrist

Oral surgery
Orthopedic shoes

Orthopedist

Osteopath Oxygen

Pediatrician Physician

Physiotherapist

Postnatal treatments

Licensed practical nurse for medical

services

Prescription medicines

Psychiatrist Psychoanalyst

Psychotherapy Registered nurse

Spinal fluid test Sterlization

Stop-smoking aids

Surgeon

Therapy equipment

Vaccines Wheelchair X-rays



For a list of qualified medical expenses, visit IRS.gov. Please note coverage of all services is subject to the terms of your HDHP.

How do I use my HSA when I need health care services?

What do I do when I go to the doctor's office?

When you go to the doctor's office, let them know you are using a Health Savings Account. The doctor will bill Excellus BCBS. Once the bill has been processed, you and your doctor will get a letter that summarizes the costs associated with that visit. It will also show how much goes towards your deductible and how much you have to pay your doctor. Your doctor will send you a bill for the balance. You can use money from your Health Savings Account to pay that bill.

Please note: Your physician may bill you, up front, at the time of service if the deductible is not met.

What do I do when I need a prescription?

The pharmacy system processes in real-time so the pharmacist will be able to tell you exactly what you owe when you pick up your prescription.

You can manage your health care costs online

- ▶ View your benefits, copay and deductible
- Check your claims





Live Healthier and Save Money



Take advantage of programs and online resources to stay healthy and get the most value for your dollar.

Member Benefits:

 Access to more top-quality doctors, hospitals and pharmacies, locally and nationwide

HealthyPerks

- Blue365® Exclusive discounts on health-related products and service such as fitness gear, exercise programs, weight-loss programs and more
- Step Up Fitness and nutrition to improve health through physical activity and healthy eating
- 24/7 Health Coaching Answers to your health care questions
- 6,000+ Health Topics Instant access to expert information online
- Ask the Pharmacist Ask questions about your medications
- Health Risk Assessment Our secure online health assessment will help you identify potential health risk factors and identify areas for improvement.
- ExerciseRewards[™] Program Fitness facility reimbursement program with reduced fees at participating facilities and online interactive fitness and wellness tools available at no additional cost to help you meet your goals
- BlueCard® Access to care when you travel worldwide







Sign up. Stay informed.

Get email updates to receive fitness advice, nutrition tips, healthy recipes and more at ExcellusBCBS.com/Email



Sign Up. Stay Informed.

Get email updates to receive fitness advice, nutrition tips, healthy recipes and more at ExcellusBCBS.com/Email

