



BlueCross BlueShield of Oklahoma



Take Charge of Your Health
With BlueEdge HSASM



What Is BlueEdge HSA?

If you're searching for health care options to give you more control over your health and medical costs, BlueEdge HSA may be right for you.

We combine a high deductible health plan (HDHP) with a health savings account (HSA) to give you access to strong PPO networks, some of the most trusted benefits in the business and a tax-advantaged savings account.

How an HSA Works

Our high deductible health plans and HSAs are a winning combination helping you get the most value from the health care dollars you spend.

You can work with your primary care doctor to decide which medicines and treatments are right for you. Then, you pay for your health care using a combination of your health insurance and your HSA.

Know before you go: Use our online tools to guide your decisions and help you spend your health care dollars wisely.

- Cost Estimator gives you information about the cost and quality of the health care services you need.
- Provider Finder® helps you find in-network doctors, hospitals and other health care providers.
- Use our other online resources to understand how your health care works before you see your doctor.



Don't Skip Preventive Care

Most preventive care services are covered with no patient cost-share when you choose an in-network provider.

The Choice is Yours

When choosing your health plan, consider benefit features, your specific health care needs and financial goals. Some advantages of choosing an HSA include:

- **Affordability:** HDHPs have higher deductibles and that means lower premiums.
- **Flexibility:** You're in control of your HSA. You decide how much money to set aside and how to spend your health care dollars.
- **Portability:** You own your HSA. The money you put into the account is yours, even if you change health plans, switch jobs or retire.
- **Significant Savings Potential:** Your unspent HSA funds roll over each year with no maximum account balance.
- **Tax Advantages:** You will have lower taxable income if your employer deducts your HSA contributions from your paycheck before taxes. Talk with your HSA administrator to learn about more ways to save.
- **24/7 Online Support:** Access our wellness and care management programs, Cost Estimator, Provider Finder and other resources wherever you are, whenever you need them.



Support Is Just a Few Clicks Away

Register for Blue Access for MembersSM (BAMSM) to maximize all the advantages of your new BlueEdge HSA plan.

Our secure member website gives you 24/7 access to:

- Your health care benefit information
- Your HSA account balance and recent activity*
- Provider Finder
- Claims status
- Covered dependent information
- Order or replace ID cards
- Reliable, up-to-date and easy-to-understand health and wellness information



What's Next?

Talk with your employer, broker or group administrator to learn more about how BlueEdge HSA can help you take control of your health and financial wellness.

Example: BlueEdge HSA can help turn premium savings into available funds for qualified medical expenses.



Situation

Mary is in general good health and wanted to save on health care premiums so she chose the BlueEdge HSA plan her company offered during this year's open enrollment.

She applied the money she saved on PPO premiums to her HSA account and saved **\$3,000** by the end of the year – when she needed a surprise appendectomy.



Member Costs and Benefits

The cost of the appendectomy was **\$6,375** with the network discount.

After the deductible and coinsurance, the member was responsible for **\$2,475**.



Outcome

With **\$3,000** available, Mary used her HSA funds to cover her member medical costs and had **\$525** to roll over into the next plan year.

*Access is only available if a preferred HSA vendor administers the account.



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