Gain Control with a Health Savings Account

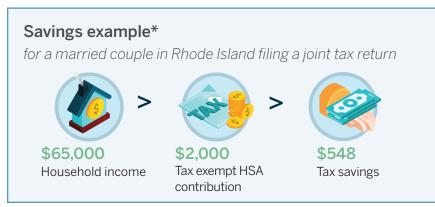


Your BlueSolutions plan gives you access to a health savings account (HSA) that gives you more control over the money you spend on doctors, drugs, and tests.

It's a little like a retirement account for medical expenses. When you put money into your HSA you get a triple tax advantage:

- The money you put in may reduce your taxable income;
- Interest you earn in an HSA is tax-free; and
- The money isn't even taxed when you spend it on qualified medical expenses.

Let the money in your HSA roll over, so you can use it next year, or even in retirement. You never lose it.



^{*}This example is for illustrative purposes only and does not represent actual tax impact.

2018 Annual contribution

Individual plans: \$3,450 Family plans: \$6,900

If account holder is 55 years or older, they can contribute an extra \$1.000.

Here's how it works

Log in to your HSA account

- Go to **bcbsri.com** and log in. Click YOUR HSA in the left hand tool bar. Use the videos, tools, and calculators on the site to learn how to manage your account and start saving.
- Explore HSA tools and resources online
 - View your account
 - Pay bills and submit claims
 - Calculate your savings
 - Learn how to use your HSA

Make payments

- HSA debit card
- Pay bills online
- HSA checks (extra fee)

Manage your HSA account on the go. Find details at your HSA account online. Fittering by: All accounts Fittering by: All accounts Fittering by: All accounts Fitter Date End Date Start Date End Date Solutions Start Date End Date Solutions Accounts Fittering by: All account



Learn about eligible/ineligible expenses*

Eligible expenses:

Acupuncture Durable medical equipment OB/GYN services

Ambulance Eyeglasses Pediatrician

Birth control Eye surgery Physician services Braces Hearing aids Prescription drugs Cancer treatment Hospital services Psychiatric care Chemical dependency Insulin treatment Psychologist

Child birth/delivery Laboratory fees Smoking cessation programs

Chiropractor Long-term care Surgeon fees Transplants Machine tests Contact lenses

Medicare Part D premiums Transportation for healthcare Copays

Deductibles Mental health Vision expenses Neurologist Dental expenses Weight loss program

Dermatologist fees Nursing home X-ray fees

Diagnostic tests Optometrist

Ineligible expenses:

Cosmetic surgery Medicated shampoo & soap Teeth whiteners

Deodorant Multivitamins Electrolysis hair removal Non-prescription medicines,

like cold and flu pills Funeral expenses

(unless prescribed by a doctor) Health club dues

Tissues Toiletries

*This list is for illustrative purposes and is not a complete list of all eligible and ineligible expenses. Please see IRS Publication 502 for a more detailed and accurate listing of qualified healthcare expenses.

This communication is not intended as legal or tax advice. Please contact a legal or tax professional for personal advice on HSA eligibility, tax treatment, and restrictions.

