

BlueSolutions for HSA



It takes a team



**Blue Cross
Blue Shield**
of Rhode Island

Promoting Health. Lowering Costs.

What's most important to you about a health plan? Quality? Affordability? Simplicity? Convenience? If you're like most employers, you want it all—for you and your employees. Now, with our fully integrated BlueSolutions for HSA plans, you can have it all.



Seamless Functionality through Our HSA Portal

By simply logging in to their member home page on **BCBSRI.com**, your employees can easily manage their HSA, including:

- Checking their current HSA balance
- Paying bills online and seeing transaction activity
- Scheduling one-time or recurring transfers from an external bank account
- Ordering checks or a replacement debit card
- Managing their HSA investment portfolio and more



These high-deductible health plans offer employers some of our lowest monthly premiums, while providing the comprehensive health benefits that help you attract and retain the talent your company needs to succeed. But that's not all. With a BlueSolutions plan, your employees can set up a tax-advantaged health savings account (HSA) that features enhanced capabilities—easily accessed through their **BCBSRI.com** member home page.

With BlueSolutions for HSA, you can count on:

- Streamlined administration of health and HSA benefits
- Lower health insurance premiums
- Tax savings for you and your employees
- Higher deductibles that promote smart healthcare choices and increase employee awareness of true healthcare costs

Boosting Your Employees' Spending Power

With a BlueSolutions for HSA health plan, your employees have the financial tool they need to maximize their healthcare dollars. With their HSA, they can:

- Save pre-tax dollars that they can then use for qualified medical, dental, and vision expenses. This lowers their out-of-pocket costs and their taxable income.
- Let the money in their HSA roll over from one year to the next, so they can use it today, tomorrow, or even in retirement. They never lose it.
- See the money in their HSA grow, because it earns interest.
- Pay medical bills directly from their HSA or with an HSA debit card.

To learn more about our fully integrated BlueSolutions for HSA health plans, please talk to your BCBSRI account representative or broker.

BlueSolutions for HSA *A Simple, Streamlined Solution*

Here's What Your **Company** Can Expect

Automatic electronic claim feed to help maximize employees' HSA funds and process claims

New employer portal, which allows you to download reports, view eligibility and track payroll contributions

Automatic HSA enrollment, enabling you to update eligibility in one source

More informed employees, who will become better consumers of healthcare services

Reduced taxes for your company (for employers who contribute to their employees' HSAs)

Here's What Your **Employees** Can Expect

Easy access to both health benefit information and HSA information through their member home page on **BCBSRI.com**

The ability to conveniently manage their HSA, including checking balances, transaction activity, paying bills, and scheduling contributions, by simply signing on to **BCBSRI.com**

An HSA debit card, which they can use to pay for eligible services at their doctor's office, hospitals, and pharmacies

Access to new online educational tools that will help them make smart choices about their health

One customer service number for their health plan and HSA, making it easier to get support

By using pre-tax dollars, your employees automatically gain a savings on healthcare products and services



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