






# Blue Care Network

## HMO HRA<sup>SM</sup>



BCN's Healthy Blue HMO HRA<sup>SM</sup> provides an integrated solution for the health-conscious buyer that will revitalize your health care options with a total health engagement approach to health care that combines:






-  **Innovative plan design**
-  **Enhanced care delivery**
-  **Dedicated health support**

### Developed with your business in mind

Our health reimbursement arrangement gives both you and your employees the full spectrum of health care at a great value. You fund the HRA with tax-free dollars, which then helps employees cover out-of-pocket costs.

### Why BCN's HRA works for small businesses

You select a deductible plan, paying a low monthly premium. To help your employees cover these costs, you commit to put dollars into an HRA, which benefits you with:

-  Tax-free advantages
-  Pay-as-you-go HRA funding
-  Seamless integrated processing of medical and HRA claims
-  No start-up or administrative fees
-  Pay-provider model that eliminates reimbursement hassles



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**Now that's how a small business grows.**



### Simple to administer

Establish an HRA account to cover plan deductibles, coinsurances or both. Then you choose how much to allocate, whether to allow the HRA to carry over from one plan year to another and what the funds cover. We then electronically withdraw the funds weekly and send you accounting reports.

BCN sets up and administers the account at no charge.

### Easy to use

We automatically pay the provider from the HRA account for eligible expenses — eliminating the need for debit cards. Our online account management system allows employees to access balances and recent HRA activity.

Selecting Blue Care Network's HMO is a smart and practical solution to covering your employees at a cost that fits within your budget.

For more information on how to grow a healthy work force with a Blue Care Network health plan, contact your Blues-contracted agent, local chamber or trade association or visit [bcbsm.com/grow](http://bcbsm.com/grow).

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