






# Consumer-directed health plans

Consumer-directed health plans provide integrated solutions that will revitalize your health care options. Help your company grow with a total health engagement plan that combines:

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

Our CDH plans provide unmatched value and a full range of health benefit choices combined with savings accounts for employers looking for:










-  Cost savings through lower premiums
-  Tax advantages offered by our savings account options
-  Engaged and healthier employees who take responsibility for their own health care decisions

The choice is yours. Make the right one for your business by selecting one of the following options:

Savings Account	Compatible Medical Plan
Healthy Blue HSA	Simply Blue HSA
Healthy Blue HRA	Simply Blue HRA, Community Blue
Healthy Blue FSA	Simply Blue, Simply Blue HRA, Community Blue

## Plans designed with you in mind. The one-stop solution.

Our fully integrated plan design gives you and your employees a full range of health saving, health reimbursement and flexible spending account choices combined with easy administration and flexibility to take advantage of the options that best meet your needs.

-  Automated enrollment and eligibility to establish savings accounts and connect them to the medical plan
-  Allows account stacking and movement between account types
-  Flexible plan designs with debit card, HSA, HRA and FSA choices
-  Fund through Healthy Blue HSA/HRA/FSA<sup>SM</sup>
-  Dedicated account customer service specialists are accessible 24/7
-  Payments to doctors are integrated with coordination of benefits
-  Medical accounts for retirees
-  Allows employees to decide when to use funds on a per-claim basis
-  Allows employees to view claims to check balance and pay provider directly by using an online Personal Desktop



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

Feature	Health Savings Account (HSA)	Health Reimbursement Arrangement (HRA)	Flexible Spending Account (FSA)
<b>Financing</b>	Contributions can be made by: <ul style="list-style-type: none"> <li>↳ Group or employee</li> <li>↳ Group and employee</li> <li>↳ Third party</li> </ul>	Contributions can be made by: <ul style="list-style-type: none"> <li>↳ Group</li> </ul>	Contributions can be made by: <ul style="list-style-type: none"> <li>↳ Group</li> <li>↳ Employee</li> <li>↳ Group and employee</li> </ul>
<b>Finance owner</b>	Employee	Group	Employee*
<b>Contribution for tax status</b>	<ul style="list-style-type: none"> <li>↳ Group contributions are not subject to payroll taxes</li> <li>↳ Pre-tax contributions can be made through payroll deduction</li> <li>↳ After-tax employee contributions are tax-deductible from gross income</li> </ul>	Group reimbursements are tax-deductible for the group and tax-exempt for the employee	<ul style="list-style-type: none"> <li>↳ Group contributions are not subject to payroll taxes</li> <li>↳ Pre-tax contributions can be made through payroll deduction</li> </ul>
<b>Year-to-year rollover</b>	Yes	Group discretion	No
<b>Allowable withdrawals</b>	Qualified IRS expenses	Group discretion	Qualified IRS expenses
<b>Opportunity to invest</b>	Yes	No	No
<b>Debit card available</b>	Yes	Yes	Yes
<b>Account customer service</b>	24/7 availability	24/7 availability	24/7 availability
<b>Medical accounts for retirees</b>	Yes	Yes	No
<b>Wellness incentives</b>	Yes	Yes	No
<b>Consolidated billing</b>	Yes	Yes	Yes

\*Unused money is forfeited to the group at the end of the year

## Simply Blue HRA<sup>SM</sup>

Our Simply Blue deductible PPO plan can be paired with a health reimbursement arrangement giving you the flexibility to help your employees cover out-of-pocket health expenses.

- Multiple deductible and copay plan options
- Preventive care covered at 100%
- Wellness incentive account option
- Can also be paired with an FSA
- You set aside money in the HRA for employees' health care expenses and own the account
- You choose which qualified medical expenses are covered

## Simply Blue HSA<sup>SM</sup>

Our Simply Blue PPO plans are IRS-compliant to be paired with a health savings account offering your employees a tax advantage and encouraging them take charge of their health care dollars.

- Multiple high-deductible and coinsurance plan options
- Pharmacy is integrated with medical deductible
- Plan option available without pharmacy
- Preventive care covered at 100%
- Wellness incentive account option
- Allows employees to save for current or future health care expenses
- You, your employee or both can contribute pre-tax dollars
- Employee owns the account

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

Our BCN HMO deductible plans paired with a health reimbursement arrangement gives you affordable health care with tax-savings advantages.

- Multiple deductible plan options
- You fund and own the account
- You choose to allow the account to pay for the deductible, coinsurance or both
- Payment arrangement includes employer pays first, employee pays first or a combination of both
- Pay provider model eliminates reimbursement hassles