



# Getting to know your health plan

How a health savings account works with your health plan.

Member Guide



## Understanding your health plan

Your Blue Cross Blue Shield of Michigan health plan is designed to give you control of health care costs by combining a health plan with a health savings account. This may be a little different than other health plans you've had in the past. So, this guide will help you understand how it all works.



HEALTH PLAN



HEALTH SAVINGS ACCOUNT



VALUABLE RESOURCES



WORRY-FREE HEALTH CARE



See **PAGE 1** for information about your health plan.



See **PAGE 2** for information about health savings accounts.



See **PAGE 4** for information about the many value-added benefits that come with carrying a Blue Cross ID card.



## Your health plan

Your health plan is considered a high-deductible health plan. This type of plan has lower premiums and higher deductibles than a traditional health plan. This means you'll pay less in premiums from your paycheck throughout the year, but more out of pocket when using your benefits.

### YOUR PLAN INCLUDES:

- **Comprehensive benefits**

Your health plan offers a wide range of benefits. You're covered for everything from office visits and maternity care to inpatient and outpatient hospital care.

You're responsible for paying for covered services until you meet your deductible. Once you reach your deductible, you will pay a percentage of the cost, called coinsurance. You may also be responsible for a fixed amount, or copayment, for certain services.

Log in to your member account at **bcbsm.com** to learn what's covered by your specific health plan and your plan's deductible, coinsurance and copayment requirements before you receive services.

- **Preventive care**

Regular exams and screenings can help prevent or detect life-threatening and costly illnesses. In most cases, preventive care, including health exams, immunizations, mammograms and much more, is covered at 100 percent, meaning you won't have to pay out of pocket when receiving services in the network.

Log in to your member account at **bcbsm.com** to learn what's covered by your specific health plan before you receive preventive services.

- **Unmatched access to doctors and hospitals**

You have access to quality care through our extensive network of doctors and hospitals. Picking a doctor is an important decision, and our large network enables you to make the right choice. Finding a network doctor near you is easy. Just use the *Find a doctor* tool at **bcbsm.com**.

## > Terms to know

**Get familiar with these terms to better understand your health plan.**

**Coinsurance:** A percentage of the total cost for a service you may be required to pay once your deductible is met.

**Copayment:** A fixed-dollar amount you may be required to pay for office, urgent care and emergency room visits.

**Deductible:** A set amount you pay for covered services before your health plan contributes to your costs.

**Network:** Hospitals, doctors and other licensed facilities or health care professionals who have contracted with Blue Cross to provide services to individuals enrolled in a Blue Cross health care plan.

**Premium:** An amount you may be required to pay for your health plan. It's usually deducted from each paycheck, or you pay it monthly or yearly.



# Your health savings account

You have the option to set up a unique account called a health savings account, or HSA, to help you cover the costs associated with your health plan. Once you've selected your health plan, you'll receive a welcome kit from our HSA administrator, HealthEquity, Inc., with information about how to enroll in and use your HSA.

## HSA BASICS

- An HSA is like a 401(k), allowing you to invest and plan for current and future health expenses.
- Contributions, investment gains and withdrawals for qualified medical expenses are all tax-free.
- There are limits to how much you can contribute. 2017 limits are:
  - \$3,400 for individual coverage
  - \$6,750 for family coverage
  - \$1,000 catch-up contribution each year If you are 55 or older
- You may use your HSA to pay for out-of-pocket costs for services covered through your health plan or to pay for qualified medical expenses not covered by your health plan.
- You can pay for services with an HSA debit card.
- Money in your HSA goes with you if you retire or change jobs.
- HSA balances roll over from year to year and do not expire.
- Once you turn 65, you can use money in the account to pay for non-medical expenses. You'll just need to pay income taxes.

Don't get caught with big medical bills. Contribute to your HSA and start saving today. For more information about HSAs, visit **IRS.gov**.\*

### > What is a qualified expense?

**An expense paid for health care as described in Section 213(d) of the Internal Revenue Code. This can include medical services that may not be covered by your health plan, certain prescriptions, some over-the-counter drugs, long-term care insurance, and dental and vision care. Ask your employer for a list of qualified medical expenses eligible for payment by your plan.**

## Using your HSA

When you go to the doctor's office, the doctor will bill Blue Cross for your services. Once the bill has been processed, you will receive an *Explanation of Benefit Payments* statement, or EOB. Your EOB will show any charges you may owe out of pocket. Your doctor will send you a bill for the amount you owe. You can use money from your HSA to pay that bill.

**Note:** Your doctor may require you to pay at the time of service if your deductible is not met. You can use your HSA debit card to pay for your services.

### HSA DEBIT CARD

When you visit a doctor, pick up a prescription, or need to pay for other qualified medical expenses, simply present your HSA debit card. Payments are immediately deducted from your HSA.

### MANAGE YOUR HSA ONLINE

You can pay your claims and view your account information online, including account balances, recent activity, coverage information, deposits, withdrawals, eligibility and much more. Just follow these simple steps.

- 1) Go to **bcbsm.com** and log in as a member.
- 2) Select *My Coverage*.
- 3) Select *Spending Accounts*, then click *Go to your health spending account*.

POWERED BY  
**HealthEquity**<sup>®</sup>  
Building Health Savings<sup>™</sup>

### ▶ About HealthEquity, Inc.

**HealthEquity is an independent company supporting Blue Cross Blue Shield of Michigan by administrating your HSA and providing HSA services.**

**HealthEquity, our preferred administrator, is the nation's oldest and largest HSA administrator and provides hassle-free and seamless service.**

HealthEquity, Inc. is an independent company supporting Blue Cross Blue Shield of Michigan by providing health care spending account administration services. An independent, FDIC-insured bank holds the health saving account dollars.





## Your valuable resources

Many value-added benefits come with carrying a Blue Cross ID card. Take advantage of all these useful programs and services to help you get the most out of your plan.

### CASH IN ON DISCOUNTS

You can score big savings on a variety of healthy products and services from businesses in Michigan and across the United States. Member discounts with Blue365® offers exclusive deals on things like:

- *Fitness and wellness:* Health magazines, fitness gear and gym memberships
- *Healthy eating:* Cookbooks, cooking classes and weight-loss programs
- *Lifestyle:* Travel and recreation
- *Personal care:* Lasik and eye care services, dental care and hearing aids

Start saving today! Show your ID card at participating local retailers or use an offer code online. For a full list of discount offers, log in or register at **bcbsm.com**, then click *Member Discounts with Blue365* on the right side of your home page.

### MANAGE YOUR PLAN ONLINE

At **bcbsm.com**, managing your plan online has never been easier. You can:

- Check your deductible and coinsurance levels, claims status and history, and more 24 hours a day, seven days a week
- Find doctors and hospitals for your plan, view doctor reviews from other patients and compare quality and cost for hundreds of services across the country using the *Find a Doctor* tool
- Access HealthEquity online spending account resources
- Check your plan information or access your virtual ID card from your mobile device

Go to **bcbsm.com/register** to get started now.





### FIND THE ANSWERS YOU NEED

Our dedicated Customer Service representatives are trained to answer questions about your health plan and are just a toll-free phone call away. Just call the number on the back of your Blue Cross ID card.

### GET CONNECTED TO HEALTH AND WELLNESS

*Blue Cross® Health & Wellness\** provides a full suite of services to help you get healthy, stay healthy and better manage an illness. Resources include online health and wellness tools and information powered by WebMD®, health improvement programs and much more. Log in to your member account at **bcbsm.com** and click the *Health & Wellness* tab to get started.

\*You may or may not have access to Blue Cross® Health & Wellness based on your specific benefit plan. Contact your employer to verify if the program is available to you.

### ➤ What's next?

Now you're ready to use your benefits. Remember, we're here to help if you have questions.

#### Questions about your health plan?

Visit: **bcbsm.com** (log in as a member)

Call: Customer Service number on the back of your Blue Cross ID card

#### Question about your HSA?

Call: HealthEquity Member Services at 1-877-284-9840

Visit **bcbsm.com/hsa** to learn more about how an HSA works.



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