



BlueCross BlueShield of Texas

# Access to Care

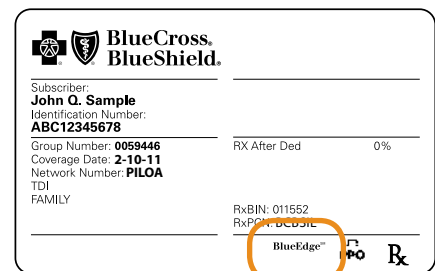
## BlueEdge HSA<sup>SM</sup> with HSA Bank<sup>®</sup>

Welcome to your BlueEdge HSA, offered by Blue Cross and Blue Shield of Texas (BCBSTX). The BlueEdge HSA combines a high deductible health plan (HDHP) with a compatible Health Savings Account (HSA). You and your covered family members can use the HSA to pay for qualified medical expenses, such as copayments and deductibles. You control the HSA. That means you decide how, when and where to spend your health care dollars. And your HSA is “portable.” This means you keep the funds even if you change health plans, take a new job or retire.\*

### Getting Started

After you enroll in BlueEdge, you will get your member identification (ID) card. When you need health care, make sure you show this ID card to your provider.

It is important to learn about your BlueEdge plan. You can find more details by going to [bcbstx.com](http://bcbstx.com). Just register for Blue Access for Members<sup>SM</sup> (BAM). It’s easy to get immediate access. All you need are your group and identification numbers (found on your BCBSTX ID card).



**Explore Blue Access for Members at [bcbstx.com](http://bcbstx.com). It’s easy to find what you need.**



The U.S. Treasury’s website at [treasury.gov](http://treasury.gov) has more information on HSAs.

*The relationship between BCBSTX and the HSA Bank is that of independent contractors.*

*Screen shots – for illustrative purpose only*

#### \*Important Information About HSAs

Health Savings Accounts (HSAs) have tax and legal ramifications. BCBSTX does not provide legal or tax advice, and nothing herein should be construed as legal or tax advice. These materials, and any tax-related statements in them, are not intended or written to be used, and cannot be used or relied on, for the purpose of avoiding tax penalties. Tax-related statements, if any, may have been written in connection with the promotion or marketing of the transaction(s) or matter(s) addressed by these materials. You should seek advice based on your particular circumstances from an independent advisor regarding the tax consequences of specific health insurance plan or products.

## Integrated Claims Processing

Your employer has chosen HSA Bank as the administrator for your HSA. It's easy to use your HSA dollars. You can also pay with personal funds. This allows your HSA funds to grow so you can use them in the future.

## To Activate Your HSA with HSA Bank

Your employer will give you the steps for setting up your account with HSA Bank. Once you set up your account, you will receive a Welcome Kit and debit card at your home within seven to 10 business days.

To access your account online, go to [hsabank.com/internetbanking](http://hsabank.com/internetbanking). You also can view an Internet banking demo there.

- Click on “Sign-up.”
- Enter the required information.
  - This includes your name and contact information.
  - You'll need to enter your Social Security Number.
  - You'll also need to enter your eight-digit account number. You can find this in the Welcome Kit that you receive from HSA Bank.
  - You will be asked to create a username and password.
  - You also will be asked a series of security questions to protect your account.

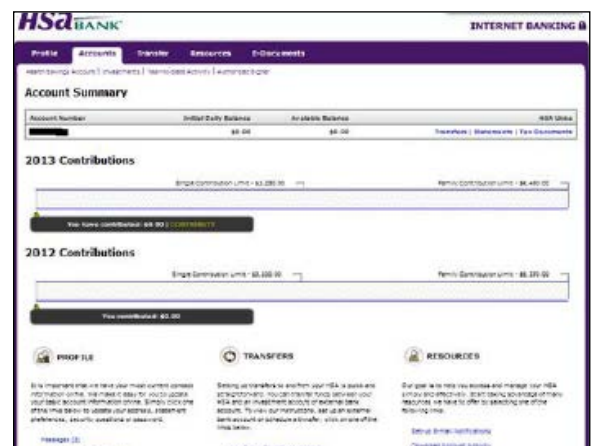
When you are finished, click “Continue.”

HSA Bank will email you a link to verify your email address. You must access this link before you can log in to your account online.

Log in to Internet Banking by entering your username, password and security answers.

HSA Bank's Internet Banking system is available 24/7 and updated in real time. So you can be sure your balance and transaction information is current. You can monitor your prior year and current year contributions with HSA Bank's contribution slider tool. You also can:

- Review year-to-date account activity
- Update your personal information, such as your address and phone number
- Add an Authorized Signer to your account
- Download transactions
- Make a contribution or withdrawal
- Transfer funds to or from a linked investment account
- Sign up for email confirmations
- View check images
- Access electronic statements and tax documents
- Download your account activity to MS Money or Quicken



## Going to the Doctor or Hospital

To receive the highest level of benefits, visit a network provider. If you don't, your out-of-pocket costs could be much higher.

To confirm whether your provider is in network, visit [bcbstx.com](http://bcbstx.com). Then log in to BAM and click on Find A Doctor or Hospital, under the Doctors & Hospitals tab.

*Note:* The difference between the calendar year deductible and the amount your employer funds in the HSA is called a “self-pay corridor.” You are responsible for the portion of the calendar year deductible that must be satisfied before your health plan benefits begin.

## What you should do when you see a network provider

- **Show your ID card to the provider.** This will identify you as a BlueEdge plan member.
- **Know how your plan works.** This information will help you if you are asked to pay during your visit. To help ensure you receive the right discount for using a network doctor or hospital, do not pay for any services until BCBSTX has processed your claim.

## How your plan works when you see a network provider

1. The provider will file all claims directly with BCBSTX.
2. BCBSTX will process the claims. Then BCBSTX will make any payments to the doctor, hospital or other provider. This payment is based on the benefits in your health plan and the amount of funds in your HSA.
3. The provider will receive a Provider Claim Summary (PCS). This shows them how much of the bill you are responsible for. This could include coinsurance or your deductible (self-pay corridor). The provider will then bill you directly.
4. BCBSTX will create an Explanation of Benefits (EOB) statement for you. You can see it by logging in to BAM.
5. Review your EOB to see your “member responsibility.” This is the amount that you owe a provider. It should match any bills you receive for service(s).
6. Promptly pay the provider the amount you owe. You can pay your unreimbursed medical expenses from your HSA. For example, you might use your HSA to pay for costs that count toward your deductible\*.

**Tip** Before treatment, review tools through BAM to get the most from your health care dollars. Read more about BAM on the following pages.

**Don't Forget!** Show your BCBSTX ID card to the pharmacist to confirm your benefits. Remember that you must meet your deductible before you receive plan benefits for your prescriptions and your medical expenses. You may be required to pay a copayment, coinsurance or the entire cost of the prescription drug. Check your plan documents for details.



\* HSAs are governed by federal laws. More information on HSAs may be found at [irs.gov](http://irs.gov) and [treasury.gov](http://treasury.gov).

BlueEdge HSA Example

Scenario: John has employee-only coverage. While he is generally in good health, he has asthma that requires allergy testing and treatment. Unfortunately, John had an appendicitis attack and underwent an appendectomy this year. John’s employer contributes \$750 to his HSA. His annual deductible is \$1,500.

*Note: This is only an example and is not intended to represent the actual benefits covered under your plan. Please refer to your benefit booklet for details on your plan.*

Special notice about seeing a provider outside the network

*If you use providers outside the network, you may be responsible for charges above the BCBSTX allowable amount and you may have to pay for some services up front.*



In one year:	
John has a yearly physical and some lab tests.	\$200
John visits an allergy specialist and has some tests performed.	\$175
John has an appendectomy.	\$6,000
HSA pays:	\$750
Health plan pays:	\$3,940
John pays:	\$1,685
The HSA saves John \$750.	



## Blue Access for Members (BAM)

BAM is a secure member website. It gives you immediate access to health care benefit information.\* Use the online tools to support you in making the best choice for your health care dollars and to help you make wise health care decisions.

If you have a problem accessing BAM, contact the Help Desk toll free at 888-706-0583, Monday – Friday, 7 a.m. to 10 p.m. (CT), Saturday 7 a.m. to 3:30 p.m. (CT).

The screenshot displays the BlueCross BlueShield of Texas BAM website. At the top, the BlueCross BlueShield of Texas logo is on the left, and the blueaccess for Members logo is on the right. A navigation bar contains links: Home, My Coverage, Claims Center, My Health, Doctors & Hospitals, and Forms & Documents. Below the navigation bar, a welcome message reads "Welcome John1 Doe1! Last login".

The main content area is divided into three sections:

- Message Center:** Displays two messages. The first is dated 09/14/2014 and titled "New Tools and Features Now Available". The second is dated 11/13/2014 and titled "Alert for Members Affected by Hurricane Sandy". A link "View all messages" is at the bottom.
- MY COVERAGE:** Shows plan details: Plan Type: PPO, Group Number: 0000, ID Number: XOFDEMO. It includes a section for "In Network Benefits" with a table of medical copays:

Medical Copays	
EMERGENCY ROOM COPAY	\$ 300
LIFETIME MAXIMUM	\$ 0 PER LIFETIME
PREAUTHORIZATION PENALTY	\$ 500
DEDUCTIBLE PER FAMILY	\$ 600
DEDUCTIBLE PER INDIVIDUAL	\$ 350

A link "View medical benefits >" is below the table. Below this is a section for "My Spending Accounts Balance" with a table:

Spending Account	Balance
Health Savings Account	\$4,363.54
- Stay Updated:** Includes social media icons for Twitter, Facebook, and YouTube.
- Quick Links:** A list of links: My Blue Community, Member Discounts, Get a Temporary ID Card, Manage preferences, Find a Doctor, Hospital or Dentist, and a "View all quick links" link.
- It's tax season:** A promotional banner for H&R BLOCK tax review and preparation services with a "Get Started >" button.
- Heart Disease:** A small video player showing a woman with a red heart, with text: "Heart Disease affects people from all walks of life. How heart healthy are you?"

Features you might find on your BAM website include:\*

- View the amount of money in your HSA account, and recent account activity
- Find a doctor, hospital or dentist
- See up-to-date child and adult wellness guidelines
- View the status of your medical claims
- Order a temporary ID card, in case yours is lost or stolen
- See Frequently Asked Questions about your medical coverage, such as how to add a dependent to your plan
- Estimate costs for common health care services

\*Your employer determines the online programs available to you, so your BAM information may look slightly different.

## My Health

The **My Health** tab is your online resource for health and wellness information and tools. On this tab, you'll find tools to help you manage your health and make more informed health care decisions.



- See **Health Topics** for information about health conditions, from cancer to diabetes



- Join **My Blue Community**, an online health and wellness community that connects you with other Blues plan members from across the country

## My Coverage

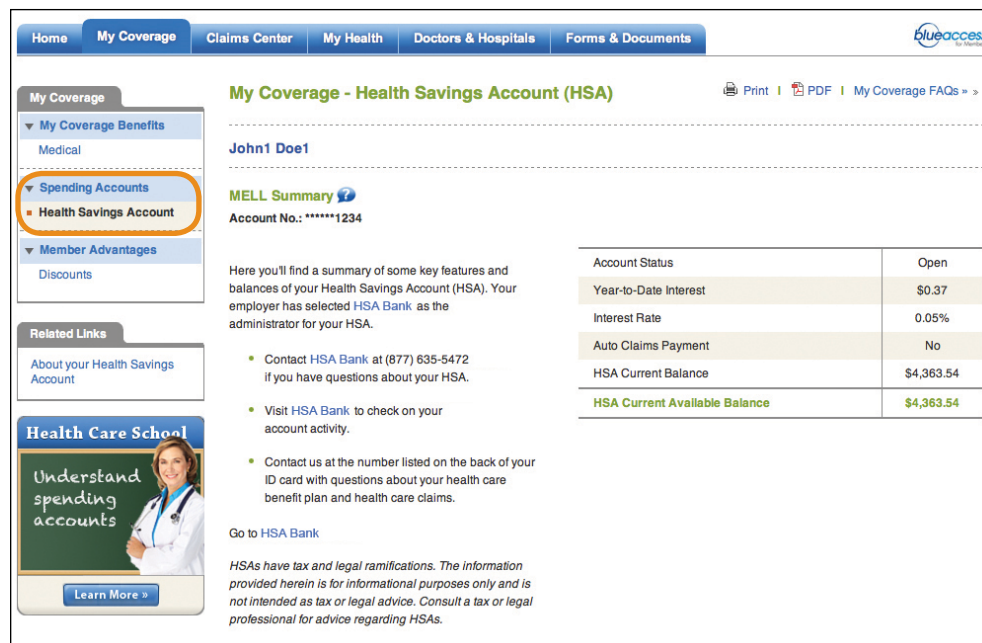
The **My Coverage** tab is where you can go when you need to confirm who is covered under your plan, view your benefit highlights or get answers to frequently asked questions.

Also, if your BlueEdge plan includes pharmacy coverage, you'll find information about the prescription drug coverage available with your BlueEdge plan. You can access the **Prescription Drugs** link to:

- Search the formulary or preferred drug list
- Review your medication history
- Obtain the estimated cost of your prescription
- Submit mail service refills online
- Find pharmacy-related forms

## Spending Accounts

The **Spending Accounts** link (under My Coverage) takes you to your HSA information. (Account activity within the past 48 hours may not be reflected in the summary.)



**My Coverage - Health Savings Account (HSA)**

John1 Doe1

MELL Summary ⓘ  
Account No.: \*\*\*\*\*1234

Here you'll find a summary of some key features and balances of your Health Savings Account (HSA). Your employer has selected **HSA Bank** as the administrator for your HSA.

- Contact **HSA Bank** at (877) 635-5472 if you have questions about your HSA.
- Visit **HSA Bank** to check on your account activity.
- Contact us at the number listed on the back of your ID card with questions about your health care benefit plan and health care claims.

Go to [HSA Bank](#)

*HSAs have tax and legal ramifications. The information provided herein is for informational purposes only and is not intended as tax or legal advice. Consult a tax or legal professional for advice regarding HSAs.*

Account Status	Open
Year-to-Date Interest	\$0.37
Interest Rate	0.05%
Auto Claims Payment	No
HSA Current Balance	\$4,363.54
<b>HSA Current Available Balance</b>	<b>\$4,363.54</b>

**Health Care School**  
Understand spending accounts  
[Learn More »](#)

**Tip!** To gain a better understanding of your HSA, click on the **My Spending Accounts** tab, scroll down to the box “**HSA Plan Information Summary**,” and click on “**Glossary of Terms**.”

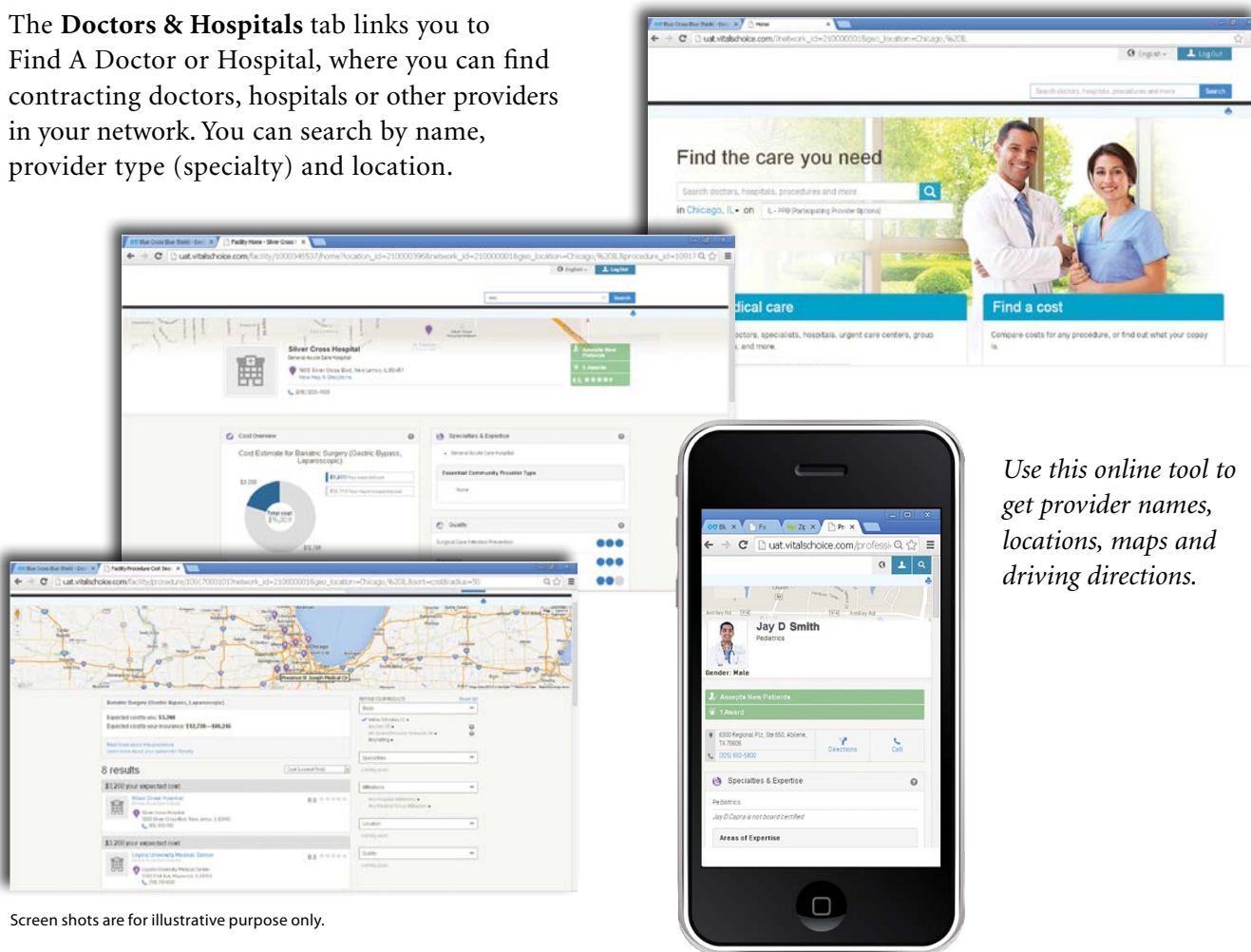


## Claims Center

The **Claims Center** tab takes you to your claims details. You can access payment amounts, a summary of claims by date of visit, names of doctors and dentists (if you have dental coverage through BCBSTX), total charges and the status of the claim.

## Doctors & Hospitals

The **Doctors & Hospitals** tab links you to Find A Doctor or Hospital, where you can find contracting doctors, hospitals or other providers in your network. You can search by name, provider type (specialty) and location.



Use this online tool to get provider names, locations, maps and driving directions.

Screen shots are for illustrative purpose only.

**Still have questions?**

**Call the toll-free number on the back of your ID card or visit [bcbstx.com](http://bcbstx.com).**