Introducing a fresh approach to health care.

Healthy Blue FSA™ MEMBER GUIDE
Exciting or refreshingly different

HealthEquity, Inc. is an independent company partnering with Blue Cross Blue Shield of Michigan to provide health care spending account administration services.
The concept is simple – take the things that are working in health care and combine them under one comprehensive health plan.

A Blues health plan gives you access to quality care and the resources you need to manage your health plan and make smart health care decisions. And as your partner in health care, we are here to support you every step of the way.

Your health plan. Your money. Your support. All things we considered when mapping out your personal journey to a healthier, happier you.
Your health plan

- Comprehensive medical benefits
- Preventive care so you can stay healthy
- Large network of physicians and hospitals
- Total health care coverage from a name you trust

Your money

- Maximums to limit your out-of-pocket costs
- Convenient online access to your account
- Flexibility to choose how and when to spend your money
- Savings accounts that help you pay for your health expenses

Your support

- Health improvement programs
- Dedicated and experienced Customer Service
- Wellness information, resources and discounts
- Online tools to manage your plan, your money and your health

Your terms

- Definitions of key terms

And it’s all available from one trusted source — your Michigan Blues.
Combining a Blues health plan with a health care savings account allows you to take charge of your health care.

- You have access to quality health care coverage.
- You control your health care dollars through a savings account.
- You have the support you need to make informed health care decisions.
Healthy Blue FSA is centered on YOU
With a Healthy Blue FSA plan, you’re covered in every sense of the word. A Blues health plan goes beyond simply offering benefits. We partner with health care professionals to improve the delivery of your health care.

**Comprehensive benefits**
In sickness and in health, you want to make sure you have access to the best health care possible. A Blues health plan offers a wide range of benefits that provide the protection you need. You’re covered for everything from office visits and maternity care to inpatient and outpatient hospital care.

**Preventive care**
It’s important to get regular checkups, even when you’re healthy. Preventive care can catch the early warning signs of health problems before they become serious.

**Unmatched access to doctors and hospitals**
You have access to quality care through our extensive network of doctors and hospitals. Picking a health care provider is an important decision, and our large network enables you to make the right choice.

We reward doctors who focus on quality patient care so that you have:

- Better coordinated care
- Better health outcomes
- Better relationships with your doctors and specialists
have access to quality health care coverage.

control your health care dollars through a savings account.

have the support you need to make informed health care decisions.
Your employer has chosen to offer a flexible spending account, FSA, with your health plan. Using a FSA to pay for health care services may be new to you. We’re here to help you navigate this uncharted territory.

**Healthy Blue FSA℠**
A FSA allows you to set aside money on a pretax basis for certain health and dependent care expenses.

Your employer may choose to offer you one or more of the following FSA options:

- **Health care FSA**
  Used to reimburse you for qualified medical expenses

- **Limited purpose FSA for dental and vision**
  Used to reimburse you for qualified dental or vision services, or a combination of both

- **Dependent care FSA**
  Used to reimburse you for qualified dependent care expenses such as child and elder care
you have access to quality health care coverage.

control your health care dollars through a savings account.

have the support you need to make informed health care decisions.
What are the advantages?

**Control**
You determine how much to contribute and how to spend the money in your FSA.

**Increased spendable income**
Payroll contributions to your FSA lower your taxable income, which may increase your net income.

**Tax benefits**
Your contributions are not taxed.

**Online account management**
You can access all your account information from one website, including account balances, recent account activity, coverage information, eligibility and much more.

Once you enroll, you’ll receive a welcome kit to help you get started with your new plan.
How does it work?

You and your employer may contribute money to the account. Money you contribute will be automatically deducted, pretax, from your paycheck. Money in your account is used to reimburse you for qualified expenses. The current maximum contribution amount set by the Internal Revenue Service is $2,500.

Money not spent by the end of the plan year is returned to your employer. Your employer may offer a grace period after the end of the plan year.
support \(\text{\textit{suh-pohrt}}\)  
To give help, assistance or encouragement

you

have access to quality health care coverage.

control your health care dollars through a savings account.

have the support you need to make informed health care decisions.
We want you to feel well and live well. That’s why we support you with resources and services that help you manage your health and your health plan.

**Exceptional health and wellness programs**
Personalized information, an interactive health assessment, online health coaching programs, multimedia components and health improvement programs make your experience with BlueHealthConnection® truly unique.

**Valuable Web resources**
Managing your health plan online has never been easier. Just go to bcbsm.com and log in as a member to view covered benefits, find a doctor or hospital, see doctor reviews and quality information, and check your copayments, deductibles or claims. When you’re on the go, you can access plan information with your mobile device.

**Significant member discounts**
We’ve partnered with recognized companies to offer savings on health and wellness, family care and travel services through our Blue365® and Healthy Blue Xtras™ programs.

**Informative publications**
Our member magazine is loaded with health tips, wellness ideas and lifestyle advice. We deliver *Living Healthy* to members three times a year.

**Outstanding Customer Service**
Our dedicated Customer Service representatives are trained to answer your health care questions and are just a toll-free phone call away.

We’ll send you **support materials** when your plan begins to help you embrace total health.
**Member**
Any individual or family members enrolled in a Blues health care plan

**Network**
Hospitals, doctors and other licensed facilities or health care professionals who have contracted with the Blues to provide services to members enrolled in a Blues health care plan

**Preventive care**
Care with an emphasis on preventing health problems before they occur like routine health exams and tests

**Provider**
Person (such as a doctor) or facility (such as a hospital) that provides services or supplies related to medical care
**Qualified medical 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.
Interested in a fresh approach to health care?

Once you’ve chosen to partner with the Blues, you’ll receive helpful information about your new coverage.

We’re ready and willing to help you in any way we can.

As a member, our self-service Web tools are available at your fingertips all day, every day. All you need to do is visit the website on the back of your Blues ID card.

And we’ve specially trained our Customer Service representatives to help you make the most of your new plan. Just call the toll-free phone number on the back of your Blues ID card.

bcbsm.com