Now is the right time for a Health Savings Account

Healthcare costs are rising and customers are looking for value from their health insurance plan now more than ever. That’s why pairing your Blue Cross Blue Shield of Arizona (BCBSAZ) health insurance plan with a health savings account (HSA) from HealthEquity, Inc., is a great idea. You can take advantage of potential tax savings, and build financial security for expected and unexpected health care expenses.

An integrated HSA from HealthEquity is easy to use, easy to manage

Now is the time to take action because BCBSAZ and HealthEquity have teamed up to offer you an integrated solution that links your BCBSAZ high-deductible health plan with a HealthEquity HSA, saving you time as well as money. Every step of the way, BCBSAZ and HealthEquity make it easy by seamlessly integrating the health plan and health savings account components through our unique capabilities and state-of-the-art technology.

Here’s how it works when you have a HealthEquity HSA integrated with a BCBSAZ high deductible health plan:

- **Single sign-on.** Simply log on to your BCBSAZ member portal to conveniently link to the HealthEquity portal and manage your HSA account.

- **Manage your account online.** Use the secure HealthEquity website to track account activity, view statements, access online investment options, and set up either one-time or periodic payments to doctors and hospitals.

- **24/7/365-days-a-year HSA customer service.** HealthEquity is always available to answer your questions about HSA enrollment, benefits and claims at your convenience.

1 HealthEquity, Inc. is an independent and separate company contracted with BCBSAZ to administer health savings accounts. HealthEquity does not provide BCBSAZ products or services and is solely responsible for any products and services that it offers. BCBSAZ is not responsible for the HSA available through HealthEquity.
The facts about HSAs

Many people don’t understand the real value of an HSA as a way to protect against unexpected healthcare expenses, conveniently pay your cost share for day-to-day health insurance claims, as well as save for retirement. Because funds roll over from year to year participants don’t “lose” money in an HSA account if the funds are not used in the same calendar year. In addition, BCBSAZ’s HSA-qualified medical plans cover many preventive care services at no out-of-pocket cost to the member when the provider submits the claim as preventative care.

In fact, HSAs are a win-win for consumers. Here’s why:

Your HSA belongs to you – If you do not use your HSA funds, the balance carries over at the end of each year for future use.

The HSA triple tax advantage² – HSAs offer you the opportunity to accumulate savings and plan for retirement by reducing your tax burden:

1. Money invested in an HSA is 100% tax deductible up to the limits set under federal law.
2. Interest on the funds in the account is also tax-deferred
3. Withdrawals are tax-free if they are used to cover qualified medical expenses.

Ready to get started?
BCBSAZ works with HealthEquity to make it really easy.

1 Call BCBSAZ at (602) 864-4115 or (800) 232-2345, ext. 4115. Our representatives can collect the information that HealthEquity needs to enroll you in an HSA.

2 With your permission, BCBSAZ will send HealthEquity your information.

HealthEquity will set up your HSA and send you a welcome kit with simple instructions about how to use your HSA along with your HealthEquity VISA® health account card.

3 Start saving money in your HSA!

Later, when you have medical claims, BCBSAZ will automatically send HealthEquity information about those claims, and how they were processed. You can easily pay any member cost share you owe to medical providers right out of your HSA.

² BCBSAZ does not render tax, investment or legal advice. You should consult with a tax or legal advisor to learn the details regarding tax treatment of health savings accounts.
If you already have an HSA from another company, ask them if they can provide all of the above features and benefits...you may be surprised by the answer!

For more information or to get started, call (602) 864-4115 or (800) 232-2345, ext. 4115

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HealthEquity’s Service Fees³

<table>
<thead>
<tr>
<th>SERVICES</th>
<th>MONTHLY ADMINISTRATION FEE</th>
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<tbody>
<tr>
<td>Health Savings Account activation and setup</td>
<td></td>
</tr>
<tr>
<td>24/7/365 live HealthEquity customer service support for all questions related to your HSA</td>
<td></td>
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<tr>
<td>HealthEquity VISA® health account card⁴</td>
<td>$2.70 per month</td>
</tr>
<tr>
<td>Electronic statements</td>
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<tr>
<td>Online investment options</td>
<td></td>
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<tr>
<td>Integrated PayChoice™ payment platform</td>
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<tr>
<td>Electronic tax reporting: 1099-SA and 5498-SA</td>
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<tr>
<td>Online contributions</td>
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³ Other services not listed in the chart may have additional fees. HealthEquity will provide you with a complete list of all charges with your welcome kit.
⁴ This card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc and The Bancorp Bank, Member FDIC to HealthEquity.