



BlueCross BlueShield
of Oklahoma

HSA Blue 2006

The new wave of quality, affordable health insurance is here. HSA Blue is designed to help employers and their employees make the best use of their health care dollars.

HSA Blue group health coverage combines with a tax-deductible, tax-free health savings account. While HSA Blue provides health coverage after the deductible is met, out-of-pocket medical expenses can be paid from the health savings account.

Think about how employees' health coverage would be paid in two parts:

HSA Blue

HSA Blue health insurance premiums are paid (in part or in full) by employers for their employees. This money would cover major medical expenses.

There are many deductible options for both single and family coverage.*

Health Savings Account

Employer and/or employee or 3rd party deposits tax-deductible funds into a federally qualified health savings account. The funds may draw tax-free interest when the account's minimum deposit level is reached.

Use this money to pay out-of-pocket qualified health expenses, such as charges incurred before you meet your deductible, or coinsurance amounts. If the health savings account is not used, the money deposited in it will roll over to the next year and can continue to accrue tax-free interest.



HSA Blue

High-deductible insurance

Protects members from large medical bills

Health Savings Account

Tax-free savings for medical care

Deposits can be tax deductible and roll over each year

Helps pay deductibles and coinsurance amounts

Helps pay for other services not covered under your health plan: vision, dental.

"Blue Cross and Blue Shield of Oklahoma helped me get the coverage I needed for my family – and I can have the tax advantages of my own health savings account."

* Family deductibles are calculated on an aggregate basis.

Choose the annual deductible that best fits your needs and budget.

The deductible is the amount the insured person – or insured family as a whole – pays for covered services, per calendar year, before Blue Cross and Blue Shield begins paying a percentage of health care charges.

There is a federally mandated maximum amount employees can allocate to their health savings account per year. That amount depends on the health insurance deductible the employer chooses.

	Deductible*	Coinsurance**	Out-of-Pocket Max***	Maximum Annual Deposit to HSA
Option 1 (single)	\$1,500	80%	\$3,000	\$1,500
Option 2 (single)	\$1,500	80%	\$5,000	\$1,500
Option 3 (single)	\$2,000	80%	\$3,000	\$2,000
Option 4 (single)	\$2,500	80%	\$3,000	\$2,500
Option 5 (single)	\$3,000	80%	\$5,000	\$2,700
Option 6 (single)	\$5,000	100%	\$5,000	\$2,700
Option 7 (family)	\$3,000	80%	\$6,000	\$3,000
Option 8 (family)	\$3,000	80%	\$10,000	\$3,000
Option 9 (family)	\$4,000	80%	\$6,000	\$4,000
Option 10 (family)	\$5,000	80%	\$6,000	\$5,000
Option 11 (family)	\$6,000	80%	\$10,000	\$5,450
Option 12 (family)	\$10,000	100%	\$10,000	\$5,450

* Family deductibles are calculated on an aggregate basis. ** The percentage for coinsurance is based on allowable charges for covered services received from in-network providers. *** Out-of-pocket maximum includes deductible.

More choices

Blue Cross and Blue Shield of Oklahoma has built a vast and diverse network of hospitals, physicians and other health practitioners. By carrying the Blue Card®, HSA Blue members can receive care from network providers in all 50 states and 200 foreign countries.

Health coverage benefits

With the BlueChoice PPO® network, benefits are paid at 80 percent for most covered services, after the annual deductible is met. The remaining 20 percent, and any qualified expenses incurred before

the deductible is met, can be paid from the tax-free health savings account. On options 6 and 12 most covered services are paid at 100 percent after you meet the annual deductible.

Preventive care

\$300 first-dollar coverage per year.

Prescription drug coverage

80 percent paid after deductible is met, if in-network pharmacies are used. Out-of-network pharmacy benefits pay 60 percent after deductible is met. On options 6 and 12, benefits are paid at 100 percent of allowable charges after you meet

the annual deductible. Health savings account funds also can be used for prescription or over-the-counter drug expenses.

Lifetime maximum

\$2,000,000.

Hospital inpatient per-occurrence deductible

None.

Mental health

After the annual deductible is met, covered services for 30 days inpatient and 20 visits outpatient are paid at 50 percent; 100 percent on options 6 and 12.

This is not a contract. The product description in this brochure is not intended to be more than a summary of the benefits available to you through the program. This brochure does not contain a complete listing of the exclusions, limitations and conditions that apply to the benefits shown, nor does it contain additional benefits that are available to you. Full information can be found, including medical necessity and pre-existing condition provisions, in the specific product's contract or member's certificate of benefits booklet.

Health savings accounts are subject to rules set out in the Internal Revenue Code and IRS regulations, which may change or be interpreted. BCBSOK is offering a health plan only, and is not offering tax or investment advice. The information in this brochure is a summary, and you should seek advice from qualified tax and investment advisors for details regarding your HSA and the tax treatment of that arrangement.



BlueCross BlueShield of Oklahoma

www.bcbsok.com

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