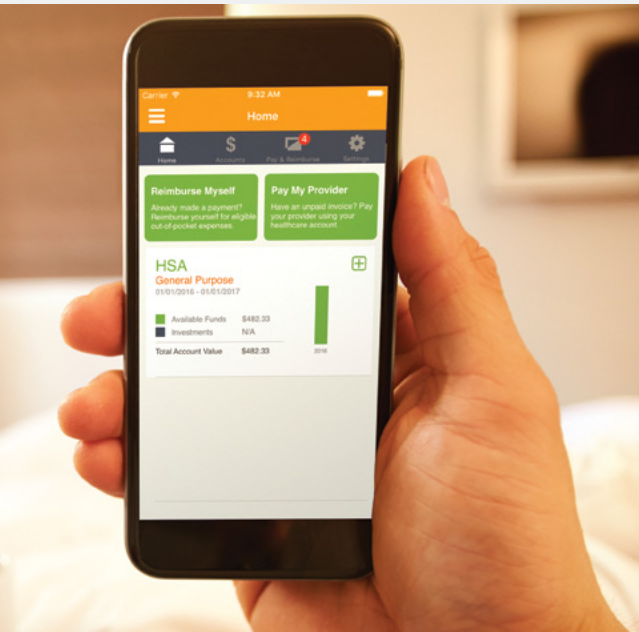


## Save time with CYC Mobile.

**CYC Mobile**, our secure mobile app, saves you time by delivering important account information on the go. Download it today!

- ✓ View account balances & payments
- ✓ Request a payment
- ✓ View FAQs or tap to call Customer Service
- ✓ Receive important account alerts
- ✓ Take a photo of your receipt and upload it directly to the system



You can also access your account details online at: [premera.com/aag](http://premera.com/aag)

## Enjoy savings that mean something.

Because HSA contributions are set aside before taxes are taken from your paycheck, the amount of income you pay taxes on is reduced and **you save money.**

A typical HSA participant can save \$490\* a year!

### How it works:

Assume an employee earns \$35,000 a year and has \$1,500 in eligible expenses.

	With HSA	No HSA
Annual pay	\$35,000	\$35,000
Pre-tax HSA contribution	-\$1,500	-\$0
Taxable income	=\$33,500	=\$35,000
Federal income and Social Security taxes	-\$7,362	-\$7,852
After-tax dollars spent on eligible expenses	-\$0	-\$1,500
Spendable income	=\$26,138	=\$25,648
<b>Potential Tax Savings with an HSA</b>	<b>\$490</b>	<b>\$0</b>

### Your HSA is Yours Forever

Your HSA never expires. Unused funds roll over and accumulate year to year. And, because your HSA is owned by you, your account stays with you - even if you change health plans or companies.

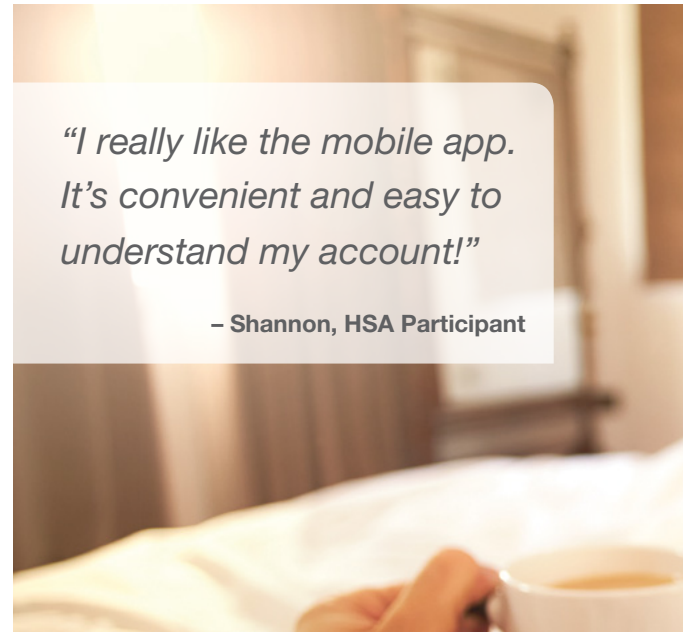
*\*Sample tax savings for a single taxpayer with no dependents; actual savings will vary based on your individual tax situation. Consult a tax professional for more information.*

## HSA's are the smart choice...

...because you don't have money to throw away.



Learn more about HSA tax savings with a short video. Use the QR code or visit [ConnectYourCare.com/HSAavings](http://ConnectYourCare.com/HSAavings)



*"I really like the mobile app. It's convenient and easy to understand my account!"*

- Shannon, HSA Participant



## Health Savings Accounts

## The Consumer Choice PPO Plan and the Health Savings Account

Save on health expenses now and in the future!

Premera Blue Cross complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.  
**Español (Spanish): Este Aviso contiene información importante.** Es posible que este aviso contenga información importante acerca de su solicitud o cobertura a través de Premera Blue Cross. Es posible que haya fechas clave en este aviso. Es posible que deba tomar alguna medida antes de determinadas fechas para mantener su cobertura médica o ayuda con los costos. Usted tiene derecho a recibir esta información y ayuda en su idioma sin costo alguno. Llame al 800-722-1471 (TTY: 800-842-5357).  
**中文 (Chinese): 本通知有重要的訊息。**本通知可能有關於您透過 Premera Blue Cross 提交的申請或保險的重要訊息。本通知內可能有重要日期。您可能需要在截止日期之前採取行動，以保留您的健康保險或者費用補貼。您有權利免費以您的母語得到本訊息和幫助。請撥電話 800-722-1471 (TTY: 800-842-5357)。

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## HSA Features & Benefits

- ✓ Tax savings for health care expenses
- ✓ Health care payment card
- ✓ Quick and easy payments
- ✓ Online and mobile account access
- ✓ Health education tools
- ✓ 24/7 customer service

## Don't miss out on your chance to save.

### What is a Health Savings Account?

A Health Savings Account (HSA) is like a 401(k) for health care - a tax-advantaged account that you can use for qualified medical expenses today or save for the future.

- ✓ **Yours forever** - Your HSA is owned by you, is immediately 100% vested, and never expires.
- ✓ **Use it today** - Use your pre-tax HSA funds to cover health expenses today - it's like getting a discount on every bill.
- ✓ **Grow it for tomorrow** - HSAs earn interest and may be invested. Even better - unused HSA funds roll over each year and continue to earn interest and grow.

### How do you use an HSA?

We make it quick and easy to use your HSA.

- ✓ **Payment Card** - You will receive a health care payment card to pay for eligible expenses like doctor office copays.
- ✓ **Online and Mobile App** - If you do not use your card, you can quickly and easily submit payment requests online or on our mobile app. Check your account balance and payments online or on your mobile device.
- ✓ **We're here to help** - If you ever have a question, we are here to help you 24/7.

## Future proof your health savings.

The average couple retiring today will need \$220,000 to cover medical expenses in retirement. HSAs can help get you there.

- ✓ **Interest earnings** - from day one! You will earn interest on your HSA balance from the first day your HSA is active.
- ✓ **Investments** - for the saver in you! You may also invest HSA funds in nationally recognized mutual fund families. It's simple to manage your HSA investments online.

### Savings That Really Add Up

Say you contribute \$3,000 a year to your HSA each year until retirement. Assuming you use \$1,500 a year for medical expenses, earn 8% a year in interest and investments, and reinvest all earnings, your savings can really add up\*.

Age	HSA Value at age 65
25	\$419,680
35	\$183,523
45	\$74,137
55	\$23,469

### Savings That Really Add Up

1. Contributions are not taxed.
2. Investment earnings and interest growth are not taxed.
3. Withdrawals for eligible expenses are not taxed.

\*ConnectYourCare Calculator: HSA Growth Estimator

## Hundreds of eligible expenses.

### HSA Eligible Expense Examples

- ✓ Coinsurance and deductibles (but not premiums)
  - ✓ Acupuncture
  - ✓ Birth control
  - ✓ Childbirth classes
  - ✓ Chiropractic visits
  - ✓ Dental care
  - ✓ Eye exams, glasses, and contacts
  - ✓ Fertility treatment
  - ✓ Hearing aids
  - ✓ Laboratory fees
  - ✓ Laser eye surgery
  - ✓ Orthodontia
  - ✓ Physical therapy
  - ✓ Prescription drugs
  - ✓ Psychotherapy
  - ✓ Smoking cessation programs
  - ✓ Speech therapy
  - ✓ Well-baby and well-child care
- Over-the-counter items:**
- ✓ Bandages
  - ✓ Braces & supports
  - ✓ Catheters
  - ✓ Contact lens supplies and solutions
  - ✓ Denture adhesives
  - ✓ Diagnostic tests and monitors
  - ✓ Family planning items
  - ✓ First aid supplies
  - ✓ Insulin & diabetic supplies
  - ✓ Ostomy products
  - ✓ Reading glasses
  - ✓ Sunscreen & sun block (SPF15+ broad spectrum)
  - ✓ Wheelchairs, walkers, canes

**Examples of ineligible expenses include:** gym fees, cosmetics, cosmetic surgery, teeth whitening, toothpaste and toothbrushes.

For more information on eligible expenses, please consult your tax advisor or visit [ConnectYourCare.com](https://ConnectYourCare.com).



online access



mobile access



24/7 access

*"Enrolling in an HSA was an easy decision. It will save me a lot of money in the short term as well as over time, and it puts me more in control of where and how I spend my health care dollars."*

- Mike, HSA Participant