



HSA ON DEMAND®

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Funds when your  
employees need  
them the most

PREMERA |    
BLUE CROSS BLUE SHIELD OF ALASKA



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## HSA On Demand gives employees access to future health savings account (HSA) contributions.

### Peace of mind for your employees. Potential savings for your company.

Providing your employees with ConnectYourCare's HSA On Demand means you can:

- Ease the concern of employees who think high-deductible plans and HSA accounts are too risky.
- Defer your employer-funded contributions to HSA accounts until later in the plan year.
- Recoup accelerated payments with automatic payback through contributions.
- Choose which contributions to use for HSA On Demand funds, whether it's employer contributions, employee contributions, or both.



#### LOW FINANCIAL RISK FOR EMPLOYERS

# 30%

of employees offered  
HSA On Demand access only  
15% of available funds.

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The average amount:

# \$72\*

## Easy, low-risk solution

HSA On Demand is like overdraft protection for a checking account.



When your employees need to pay for a qualified medical expense, but don't have enough funds in their HSA account...

...HSA On Demand automatically provides accelerated access to future contributions.

The accelerated funds are repaid interest-free as contributions are made to the account.

Once the balance owed is zero, contributions are automatically applied to the HSA cash balance.

## HSA On Demand works automatically with all payment options:

- Healthcare payment cards
- Online reimbursement requests
- Claims feeds

## Take the uncertainty out of high deductible health plans

HSA On Demand helps reduce employee concerns about enrolling in a high deductible health plan. High deductible health plans encourage employees to become better healthcare consumers, which can drive additional savings for your company.

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Employers who add HSA On Demand see, on average, a 62% increase in HSA participation.\*

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# We make it easy to tell your employees about HSA On Demand

Log in to the secure employer website and select the link to the Employee Communications site. You'll find ready-to-share flyers, emails, and text you can customize.

## GET STARTED

Contact your producer or Premiera account manager.

HSA On Demand from ConnectYourCare is available as a buy-up option for self-funded groups with new or renewing plans starting July 1, 2018, and later.

HSA On Demand® is a registered trademark of ConnectYourCare. ConnectYourCare is an independent company that provides consumer-directed healthcare account solutions on behalf of Premiera Blue Cross.

\*Data represents ConnectYourCare clients using a full year of HSA On Demand, from January 1, 2016, through December 31, 2016.