



HSA ON DEMAND®

—

Funds when your
employees need
them the most

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BLUE CROSS

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.

—
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.

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



Use the ready-to share communications on Premera's online resource center at **blink.premera.com** to tell your employees about HSA On Demand. **B'link** provides a customizable flyer, an email message, and copy-and-share content.

GET STARTED

Contact your producer or Premera 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 Premera Blue Cross.

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

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