

Capital Blue Cross makes HSAs easy for you

Health savings accounts (HSAs) are on the rise as an important part of employee benefit packages because they provide a financial cushion to help employees with increasing deductible limits, while keeping costs down for employers. HSAs allow employees to save on medical expenses tax-free while companies save money with reduced payroll taxes – a win-win for both.

Outstanding support

You and your employees receive 24/7 support for getting the most out of their HSAs. Our high-touch service model provides one-on-one training sessions and a whole team of account executives and customer service representatives. This ensures seamless administration and empowers employees to take an active role in their healthcare spending decisions.

Save money, time

Capital Blue Cross' HSA plan is easy to implement and offers valuable benefits, including:

Extra savings — Not only will you see reduced payroll taxes, you could also save on health insurance premiums.

Reduced administration — Employees can manage their account from any browser or mobile device and enjoy the convenience of a simple claims and reimbursement process.

Enhanced benefits package — You're better able to attract and retain employees with a product that helps them pay for and save for healthcare now and in the future.

User-friendly tech and tools make it easy to manage HSAs 24/7

- Employer and member portals with single sign on integration from [CapitalBlueCross.com](https://www.CapitalBlueCross.com)
- Mobile app
- Debit card – simple, seamless, and smart. Funds draw from designated health spending account(s) automatically. Free cards with no fees.



The Capital Blue Cross difference

With Capital Blue Cross' HSA, you and your employees can expect:

- Best-in-class service
- Low fees and high interest rates
- State-of-the-art reporting

HSA plan options

Value HSA	\$1 per account, per month	Low fees with industry average interest rates
Select HSA	\$2 per account, per month	Our FDIC-insured account option
Premium HSA	\$3 per account, per month	Highest interest rates

Each HSA account comes equipped

- Zero member fees for:
 - Account opening and closing
 - Replacement debit card(s)
 - Over-contribution fees
- Online and paper account enrollment and tax statements
- Capital Blue Cross VISA® debit card*
- Automated Clearing House (ACH) or check contributions and withdrawals

Health Savings Accounts



To learn more, contact your Capital Blue Cross account executive or call **855.363.2583**.

CapitalBlueCross.com

*The Capital Blue Cross Visa Debit Card is issued by The Bancorp Bank, pursuant to a license from Visa U.S.A. Inc. and can be used for qualified expenses wherever Visa debit cards are accepted within the United States.

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