

BlueEssentials

HSA-Eligible Health Plans

No matter what your health insurance needs are, you can always count on **Blue Cross and Blue Shield of Nebraska** for a wide range of options and outstanding value.

Blue Cross and Blue Shield of Nebraska offers versatile and affordable plans that meet the needs of singles, couples and families.

HSA-Eligible Health Plans



**BlueCross BlueShield
of Nebraska**

An Independent Licensee of the Blue Cross and Blue Shield Association.

About



For over 70 years, Blue Cross and Blue Shield of Nebraska has been an important part of Nebraskans' lives. We provide health care coverage or benefits administration to over 717,000 people. We're a Nebraska-based company with our main office in Omaha and a satellite location in Lincoln.

Blue Cross and Blue Shield of Nebraska has the largest provider network in the state, contracting with approximately 93% of physicians and 100% of non-governmental acute care hospitals.

Nationwide, Blue Plans cover one of every three Americans — and consumers across the country name the Blues as their number-one choice for coverage.

Your Money.

Your Health.

Your Choice.

HSA-Eligible Health Plans

BlueEssentials HSA-Eligible Health Plans

BlueEssentials high deductible health plans, when combined with a health savings account (HSA), are designed to protect your health and help you manage your health care expenses.

You should consider a high deductible health plan (HDHP) if:

- You're interested in a lower monthly premium
- Your medical expenses are typically limited to preventive care
- You're currently without coverage and would like to protect yourself against the costs related to catastrophic illness and injury

HDHPs provide solid health coverage at a lower cost and allow you to be in greater control of your financial decisions.

Please note: Blue Cross and Blue Shield of Nebraska offers high deductible health plans suitable for use with a qualified health savings account (HSA). An HSA is a special, tax-exempt account you establish through a bank, savings and loan or other qualified financial institution to pay for your medical expenses.

One less thing to worry about.SM

As a Blue Cross and Blue Shield of Nebraska member, you'll be able to take advantage of the following built-in cost savings:

- **Lower monthly premiums.** These plans have high deductibles, which give you a lower monthly premium and allow you to spend or save money elsewhere.
- **Reduced medical costs.** Because of Blue Cross and Blue Shield of Nebraska's negotiating power, you'll pay substantially less for doctors and hospitals than you would pay without insurance.
- **Prescription drugs.** Again, you pay Blue Cross and Blue Shield of Nebraska's negotiated rates for prescription drugs, saving you money over the high cost of retail drugs. And, once your deductible is met, you'll pay only a small coinsurance for prescriptions (on some options).
- **Preventive care benefits.** On all options, you'll have a \$500 first dollar routine care benefit. These benefits work to help keep you healthy and you can spend less money on health care in the long run.

Protect yourself against catastrophic health expenses and offset a majority of your health care costs by enrolling in a BlueEssentials HSA-eligible health plan today. When used with a health savings account, these plans also allow you to invest the money you save, tax-free.

The Health Savings Account Advantage

Earn while you save

Health savings accounts allow you to earn interest as you save for qualified medical expenses on a tax-advantaged basis. Qualified medical expenses include deductible, coinsurance, prescription drug costs and other health expenses such as over-the-counter drugs, dental care, vision care and qualified long-term care insurance.

Under current IRS rules, you can deposit up to \$3,050 for single coverage and \$6,150 for family coverage for 2010.

Greater discretion and flexibility

The funds in your HSA can be used to pay for:

- Current medical expenses or future medical needs such as health coverage and medical expenses in the event of unemployment
- Post-retirement medical expenses (before Medicare)
- Long-term care expenses and insurance

For a complete list of qualified medical expenses, go to www.irs.gov or speak to your financial advisor.

You're in control

With an HSA, you decide how much money you want to put in the account, whether you want to save for future medical expenses or pay for current medical expenses.

It goes where you go

Whether you change jobs, switch medical coverage, change your marital status or move out of state, you can take your HSA with you. Plus, since funds remain in the account from year-to-year, you don't have to worry about the "use it or lose it" rules.

Receive three beneficial tax savings:

- The contributions to your account are tax deductible
- Investment earnings in your HSA are tax free
- Make any withdrawals for qualified medical expenses tax free

You can open an HSA if you:

- Have coverage under an HSA-qualified plan, such as a BlueEssentials high deductible health plan
- Have no other first dollar medical coverage
- Are not enrolled in Medicare
- Cannot be claimed as a dependent on someone else's tax return

For more information about HSAs — and to determine if you are eligible — consult your tax attorney or financial advisor. You can also visit the IRS Web site at: www.IRS.gov or call 1-800-829-3676.

How the Health Plan Works

A BlueEssentials high deductible health plan will provide you with key coverage in exchange for a lower monthly premium. In addition, you'll have the ability to invest the money you'll save, tax-free, in a health savings account.

It's your money — put it where it's going to count. Even if you don't need medical attention, you'll save. And when you do, the coverage will be there for you.

With a BlueEssentials high deductible health plan, you'll know what to expect for maximum out-of-pocket expenses and be able to modify your budget as needed.

The plans are all backed by the value of Blue Cross and Blue Shield of Nebraska. You'll feel secure knowing you'll have the following benefits:

- Inpatient and outpatient hospital benefits
- \$10 million contract benefit maximum per covered person
- Access to an expansive network that includes approximately 93% percent of Nebraska's physicians and 100% of non-governmental acute care hospitals



HSA-Eligible Health Plans

PLAN CHOICE		Option 1		Option 2		Option 3	
		In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Deductible (Calendar year)	SINGLE	\$1,500	\$3,000	\$2,500	\$5,000	\$5,000	\$10,000
	FAMILY	\$3,000	\$6,000	\$5,000	\$10,000	\$10,000	\$20,000
Coinsurance max (Calendar year)	SINGLE	\$0	\$2,000	\$0	\$2,000	\$0	\$2,000
	FAMILY	\$0	\$4,000	\$0	\$4,000	\$0	\$4,000
Total out-of-pocket (Deductible + coinsurance maximum; no copays)	SINGLE	\$1,500	\$5,000	\$2,500	\$7,000	\$5,000	\$12,000
	FAMILY	\$3,000	\$10,000	\$5,000	\$14,000	\$10,000	\$24,000
Coinsurance percentage for most covered services		0%	20%	0%	20%	0%	20%
First dollar routine care coverage		\$500 first dollar coverage		\$500 first dollar coverage		\$500 first dollar coverage	
Routine mammograms		Covered at 100%	40%	Covered at 100%	40%	Covered at 100%	40%
Routine Pap smears		Covered at 100%	40%	Covered at 100%	40%	Covered at 100%	40%
Routine immunizations		Covered at 100%	40%	Covered at 100%	40%	Covered at 100%	40%
Coinsurance percentage for maternity benefits*		NOT COVERED (unless added as an optional benefit)					
Mental illness/ substance abuse treatment		NOT COVERED (including prescription drugs)					
Prescription drug coverage		No cost after deductible (Medical Plan deductible applies)					
Total contract benefit maximum		\$10 million per covered person					

To learn more about BlueEssentials HSA-Eligible Health Plans, contact us:

PHONE TOLL-FREE: **1-877-444-BLUE (2583)**

ONLINE: www.bcbsne.com



**Blue Cross Blue Shield
of Nebraska**

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Notice required by Federal law: Not a deposit; not FDIC insured; not insured by any federal government agency; not guaranteed by any bank.

The representatives are independent and authorized insurance producers of Blue Cross and Blue Shield of Nebraska, an independent licensee of the Blue Cross and Blue Shield Association.

Blue Cross and Blue Shield of Nebraska representatives do not give tax advice. Please consult your professional tax advisor.

This brochure contains a general description of benefits, exclusions and limitations. Please refer to the contract for the actual terms and conditions that apply. In the event that there are discrepancies with the information given in the brochure, the terms and conditions of the contract will govern.

All statistics available from BCBSNE and accurate as of 8/1/09.

Form 92-080 (9-1-09)

* Coinsurance percentage for maternity benefits when added as an optional benefit will be of 0% for in-network benefits and 20% for out-of-network benefits.

This coverage does not provide benefits for the following types of care: inpatient and outpatient treatment of mental illness and/or substance abuse treatment.

Deductible, coinsurance maximum and out-of-pocket amounts listed are on a calendar-year basis. Your total out-of-pocket amount includes the deductible plus the coinsurance.

The deductible and coinsurance maximum for these plans may be increased annually to conform with cost of living adjustments permitted by Section 223 of the Internal Revenue Code and subsequent amendments.

If you enroll under "family" or "single parent" coverage, these plans require satisfaction of an aggregate deductible and coinsurance maximum.