



MASSACHUSETTS



Powered by
HealthEquity
Building Health Savings



HEALTH REIMBURSEMENT ARRANGEMENT (HRA):

Keeping money in your pocket, compliments of your employer



Welcome!

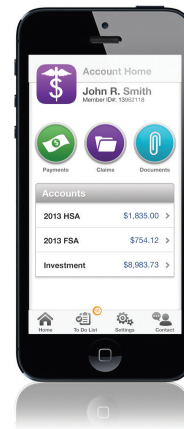
Your health reimbursement arrangement (HRA) has successfully been opened at HealthEquity. Your account is funded by your employer and is available to help you pay for certain out-of-pocket medical expenses, as outlined on the back of this letter. HRAs help you save on medical expenses:

- You don't have to pay taxes on HRA funds provided by your employer
- Contributions are provided entirely by your employer
- There are no payroll deductions associated with your HRA

GET STARTED

Managing your account is easy! We provide the tools and resources needed to help you maximize your health savings. Log in to your account to check your balance, review claims and upload receipts or documentation:

www.myhealthequity.com



HEALTHEQUITY MOBILE APP

Manage your account on-the-go with HealthEquity's free mobile app

Available at:
iTunes App Store
Google Play

Expert friends

Helpful support for you,
available every hour of every day

Our team of specialists based in Salt Lake City are available 24 hours a day, providing you with the insight and tools you need to optimize your health accounts. Call us anytime:

877.694.3938



©2014 HealthEquity. All rights reserved.

®Registered Marks are the property of their respective owners. Blue Cross Blue Shield of Massachusetts is an Independent Licensee of the Blue Cross and Blue Shield Association. ®Registered Marks of the Blue Cross and Blue Shield Association.

Nothing in this communication is intended as legal, tax, financial, medical or marital advice. Always consult a professional when making life changing decisions. For those participating in a flexible spending account or health reimbursement arrangement, in addition to restrictions imposed by law, your employer or plan sponsor may limit what expenses are eligible for reimbursements. It is the member's responsibility to ensure that expenses submitted are qualified under the law, and if applicable, your employer's plan.

BCBSMAHRA_20140918

HRA details

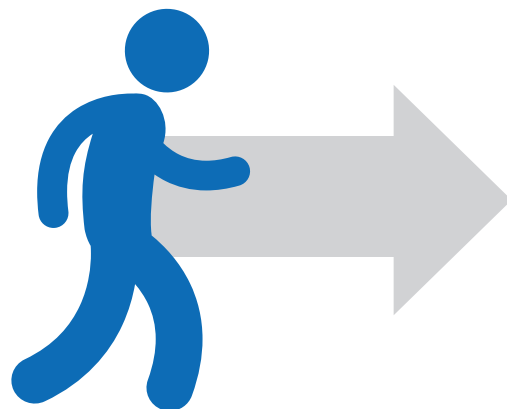
HOW IT WORKS:

- 1 VISIT PROVIDER**
Visit your provider and present your insurance ID card.
- 2 PROVIDER SENDS CLAIM TO HEALTH PLAN**
Your provider will send claims to your health plan for processing.
- 3 PAY YOUR PROVIDER**
HealthEquity provides two convenient methods to pay a provider:
 - Use your HealthEquity® Visa® Reimbursement Account Card*. If you don't have your card already, it will arrive in a separate mailing.
 - Pay online using the HealthEquity member portal or mobile app.
- 4 QUALIFY YOUR EXPENSE**
In some instances, you may be asked to provide an itemized receipt or explanation of benefits (EOB) to verify that an expense is eligible.

Your HRA
HRA Type:
Account name:
Election amount:
End date to incur expenses:
End date to submit expenses:
Rollover:
Eligible expenses:

Please refer to your plan documents for complete details.

*HealthEquity Visa® Reimbursement Account Card is issued by the Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank, Member FDIC.
HRADEBIT_20140911



HealthEquity
Building Health Savings™

.....
www.HealthEquity.com

Let's go!

END_20140811