

## YOUR HEALTHY BLUE HSA VISA<sup>®</sup> CARD IS HERE!

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To activate your HSA Card, call (877) 825-2067. While you're on the phone, take a few minutes to talk to a Member Services Specialist and learn more about how your Healthy Blue HSA works.



### When using your card, remember...

- You may want to choose the credit card option when swiping your card to avoid debit card transaction fees. If you do so, it is not a true credit transaction and funds will still be drawn directly from your HSA.
- Your HSA card will draw available funds directly from your HSA. The card should only be used to pay for qualified health-related expenses. The card will not work at ATMs, gas stations, restaurants or other establishments that are not health-related.
- Use your HSA Card to pay for prescriptions at the point of sale. We recommend you use your card at the doctor's office or hospital only after a claim is processed and you have received your *Explanation of Benefit Payments* statement. The EOB will tell you how much you owe the provider on the claim.
- If you would like to use the debit option, you may request a PIN when you activate your card or request one at any time by calling the number on the back of your card. Once you have received your PIN, you may choose the debit option when swiping your card.
  - Memorize the PIN; don't carry it in a wallet or write it on the card.
  - Enter the PIN so others cannot see it.
  - Do not share your PIN with anyone.
  - Notify the issuer immediately if the PIN mailer has been tampered with or if a PIN change took place without your request.
  - When selecting a PIN, avoid choosing a PIN that is associated with your personal information (phone number, date of birth, address, etc.), that is a number printed on the card, that consists of the same digits or a running sequence of digits, or that is identical to your previous PIN.

#### Activating your card is as easy as 1, 2, 3...

1. Review your card for accuracy. Is your name spelled correctly?
2. Call the number on the activation sticker attached to your card. Our Member Services Specialists will verify your identity, answer any questions you might have and activate your card.
3. Remove the sticker, sign your card and you're ready to go.

Healthy Blue HSA Visa Card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC.

Blue Cross Blue Shield of Michigan is a non-profit corporation and independent licensee of the Blue Cross and Blue Shield Association.

HealtyEquity, Inc. is the custodian of your health savings account. The Bancorp Bank is the FDIC-insured and independent company that holds your HSA dollars.

Visit your **Healthy Blue HSA Personal Desktop** at [bcbsm.com](http://bcbsm.com) by logging on to **Member Secured Services** anytime day or night.

- Check your HSA balance.
- View transaction details.
- Use online PayChoice to pay your health care provider.
- Use the many interactive tools to access health and wellness education and other resources.



## Account fee schedule

Below are the discounted fees associated with the administration of your Healthy Blue HSA<sup>SM</sup>.

<b>Account set up</b>	No fee
<b>Monthly maintenance</b>	Free*
<b>Reimbursement check</b>	\$2 for paper check. No fee for electronic funds transfer.
<b>Check directed to provider</b>	No fee
<b>Replacement card fee</b>	\$5 for each card replaced if lost, stolen or damaged
<b>Return deposited item</b>	\$20 per item
<b>Overdraft or nonsufficient funds</b>	\$20 per item
<b>Stop payment request</b>	\$20 per item
<b>Excess contribution refund request</b>	\$20
<b>Investments</b>	No fee
<b>Account closing</b>	\$25
<b>Paper statement fee</b>	\$1 per monthly statement (no fee for electronic statements)**

\* Monthly maintenance fees may be paid by your plan sponsor. If you change health plans or employers your account may be directly charged up to \$4.95 per month.

\*\*To avoid this fee, we recommend that you switch your account preference settings to electronic statements. You can do this on your Personal Desktop by logging in to Member Secured Services at [bcbsm.com](http://bcbsm.com), selecting *My Profile* and then *Electronic Statements* or by calling the number on the back of your debit card.

## Health savings account interest rates

Your Healthy Blue HSA balances are FDIC-insured and interest-bearing. Interest is compounded and calculated monthly based on an average daily collected balance for each tier of account balances as outlined in the table below. Interest is credited to your HSA monthly as of the last business day of the statement cycle. If your account is closed before the accrued interest is credited, no interest will be paid for that month. The interest rate for each tier is subject to change at any time.

Refer to your monthly statements or call a Member Services Specialist anytime at the number on the back of your debit card for current rates and conditions.

<b>Tier</b>	<b>Daily Account Balance</b>	<b>Interest Rate*</b>	<b>APY**</b>
1	\$0.01 - \$2,000.00	0.05%	0.05%
2	\$2,000.01 - \$5,000.00	0.15%	0.15%
3	\$5,000.01 - \$10,000.00	0.70%	0.70%
4	Over \$10,000	1.50%	1.51%

Fees may reduce earnings.

\* Rates in effect as of August 1, 2011.

\*\*APY means Annual Percentage Yield.

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