Horizon MyWay HSA
ACS|BNY Mellon Tool Kit

Included in this kit:

- HSA Overview for Employers
- HSAs: A Better Way to Save and Spend Health Care Dollars
- Opening Your HSA
- ACS|BNY Mellon Value Proposition
- Preventive Care Information
- Treatment Cost Advisor Tool Information
Health Savings Account – Overview for Employers

Health Savings Accounts (HSAs) are established for your employees upon their enrollment in a Horizon Blue Cross Blue Shield of New Jersey MyWay HSA plan. This document explains the necessary steps to fund accounts opened by your employees.

**Step 1: Discovery**
Complete the HSA Discovery Document with your sales representative or broker.

Once you have decided to offer a Horizon MyWay HSA plan, complete the HSA Discovery Document with your sales representative or broker.

**Step 2: Employer Set-Up Team**
Review e-mails from the ACS|BNY Mellon Employer Set-Up Team.

Within two to three business days of receipt of the HSA Discovery Document, the Employer Set-Up Team will send three e-mails to the business contact listed on the form. The e-mails will be labeled with the following subject titles:

- “Welcome to the ACS|BNY Mellon HSA Solution”
- “ACS|BNY Mellon Funding Information”
- “ACS|BNY Mellon Authentication and Security”

Your 14-digit employer sub-account number will be included in the welcome e-mail. You will use this account number as your User ID to log onto the HSA website for funding purposes. The Payroll on the Web (POW!) Guide embedded in the e-mail includes log-on instructions.

**Step 3: Log On**
Log onto the HSA website.

Go to www.hsamember.com and enter your 14-digit account number as your User ID. Your initial password is 999999999. Once you have entered your User ID and password, you will be prompted to provide a valid e-mail address for security purposes. Upon completion press Submit.

**Step 4: Employee Accounts**
Remind your employees to open their accounts.

As the administrator, you can only fund open HSA accounts. Employees can open their accounts by either returning the Master Signature form or through e-signature. The Master Signature form and e-signature instructions are included in the HSA Welcome Kit mailed to each employee.

As the administrator, you can view your employees’ account status by selecting the Payroll on the Web tab on the HSA website.

**Step 5: Funding Instructions**
Submit funding allocation instructions.

Select the Payroll on the Web tab on the HSA website. You will see a list of your employees who have opened accounts and employees with frozen accounts (pending activation). Allocate funds into your employees’ open accounts by entering a dollar amount into either the employer, employee or both contribution boxes. Upon completion of your payroll allocation:

- Press Update to update the totals.
- Press Submit to finalize the allocation.
- Press OK to confirm dollar amounts are correct.
- Press OK one final time to submit the allocation.

**Step 6: Funding**
Fund your employer sub-account.

Once you have submitted funding allocation instructions, submit a lump sum funding via wire, ACH or check into your employer sub-account. Upon receipt of the lump sum funding, ACS will allocate those funds according to your request on POW!.

Refer to the Funding Your Payroll Contribution section of the POW! Guide for more details on lump sum funding options.

Questions? Contact the dedicated Employer Support Team at 1-866-712-4551 or at <HSAEmployerSetup@acs-inc.com>.
HSAs – A better way to save and spend health care dollars

With the continuation of substantial increases in health care costs, and the growing epidemic of poor health trends for conditions like diabetes, obesity and heart disease, employer-sponsored benefit plans are at risk for decline. The need for a change in the way employers and employees view health care is imperative.

Employers are rapidly turning to Consumer Directed Healthcare (CDH) as a way to better control costs and improve member health. Through CDH, employers can continue to offer robust benefit programs while designing the benefits to provide members with incentives, infrastructure and information to help them better manage their own health.

Role of HSAs

Health Savings Accounts (HSAs) are an important part of any CDH program, since they shift responsibility to members for first-dollar health coverage under the deductible. Employers typically decide to contribute to the HSA. Members can decide to use their tax-advantaged funds to pay for services. Members may also elect to save their money and invest it – like a 401(k) for health care.

Satisfaction and Member Behavior

Members in these types of plans believe their plans are affordable, meet the needs of their families and are a good value. Members are also taking greater control of their health care expenses. They are intentionally selecting these plans so that they can personally control costs. As compared to being in another plan type, HSA members are more actively deciding on medical services based on cost and paying greater attention to medical bills. However, members do not believe they are withholding care for themselves or family members.

Why ACS and BNY Mellon for HSA Services?

- Experience – As the leading HSA manager in the nation, they have the knowledge required for employers to be successful.
- Reliability – All aspects of the product are dependable and accurate including enrollment, payroll and administration.
- Simplicity – Employers and members are provided with simple and clear messaging and product features that are easy to understand and use.
- Value – They offer the most robust services for the fees charged.
- Satisfaction – They meet and exceed employer and member expectations.


Impact on Your Company

Employers who offer HSA-qualified plans highly value their cost-saving features now and in the future, as well as the tax advantages of HSAs specifically. Although employers typically contribute to member HSAs, the cost savings from the health plan offsets the contribution. The overall impact is a decrease in medical trend cost with high member satisfaction.

1 Data results from the ACS|BNY Mellon 2009 HSA Survey.
The HSA Solution for Horizon Blue Cross Blue Shield of New Jersey members features:

**Enrollment**
- Automatic HSA enrollment with Horizon MyWay HSA plan enrollment – no additional enrollment forms required.
- Unmatched enrollment and funding reporting.

**Funding**
- Simple, automated online funding tool.
- Unlimited funding frequency with no minimum deposit.

**Spending**
- Debit card and checkbook with FDIC-insured account.
- No claim forms.
- No minimum withdrawal or minimum balance.

**Investing**
- Online integrated investments with investor risk profile.
- 20 no-load-fee investments with no minimum investment.

No cross-selling of other banking products.

Account setup and monthly account maintenance fees are waived while employees are active members of the Horizon MyWay HSA plan!


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ACS – Expertise in Action

ACS’s HSA team members are experts at all aspects of the product and our clients trust ACS to establish and administer accounts that comply with all regulations and exceed member and employer expectations. ACS is the nation’s leading HSA administrator with over 800,000 account holders and $800 million in HSA assets, serving over 25,000 employer groups.

Superior Member Education

Member education and understanding continues to be the most significant challenge when implementing HSA plans. The ACS|BNY Mellon HSA Solution (“The HSA Solution”) includes an integrated member education program that consists of:

- Easy-to-understand collateral materials.
- Website with extensive FAQs and online customer service.
- Call center and an interactive voice response system.

Dedicated Customer Service

Dedicated customer service for employees is a distinguishing feature of The HSA Solution. The service center is HSA only and uses state-of-the-art technology and management to deliver service that exceeds member expectations.

Customer service: 1-866-210-8057

- Members (Option 1)
- Employers (Option 3)
- Brokers (Option 4)
Opening Your Health Savings Account

Opening a Health Savings Account (HSA) is easy. These simple steps will get you started toward building a healthy secure future for you and your family.

Step 1: Medical Plan Enrollment
Enroll in a Horizon MyWay HSA plan.

Enroll in a medical plan that is HSA-compatible, as directed by your employer during open enrollment.

Step 2: Contribution
Elect a pre-tax HSA contribution.

If your employer allows payroll contributions, determine how much you plan to contribute to your HSA account before taxes and share this information with your employer. Your employer will withhold the designated amount during each payroll cycle, and will forward your contribution to your HSA. Funds will post within 24 hours of receipt.

Step 3: HSA Establishment

Horizon BCBSNJ will send enrollment information automatically.

Upon enrollment, ACS will receive an electronic record that enables us to establish an HSA account for you.

Step 4: Welcome Letter
Look for a welcome letter in the mail.

A welcome letter will be mailed to your home address within seven days of receiving your enrollment information. Do not throw the letter away. If you have access to a computer, follow the letter instructions to activate your account electronically. If you don’t have access to a computer, proceed to step 5.

Step 5: Beneficiaries
Request a checkbook and designate beneficiaries.

The welcome letter will include a Master Signature Card and reply envelope. Complete the Master Signature Card to designate account beneficiaries and sign up to receive a personalized checkbook. (A checkbook is not sent automatically.) Note that completing the card will also result in activating your account if you do not activate it electronically.

Step 6: Debit Card and Checkbook
Watch for your debit card and checkbook.

Once enrolled in the Horizon MyWay HSA plan, you will receive a debit card. If you completed the Master Signature Card, you will also receive a checkbook.

For security purposes, your debit card and checkbook are mailed in a generic envelope.

SAMPLE – Welcome Kit Envelope

Questions? Visit www.hsamember.com or call customer service at 1-877-472-4200. You can use our website or the phone system to track the status of your welcome kit, debit card and checkbook mailing.
Both employers and employees need effective ways to balance health care cost control with flexible and efficient access to quality coverage. The ACS|BNY Mellon HSA Solution (“The HSA Solution”), available through Horizon Blue Cross Blue Shield of New Jersey, offers all of the tax advantages of health plan HSA products plus the flexibility of a customizable solution, streamlined administration and high-quality support. Maybe that’s why ACS is the top health savings account provider.

The HSA Solution has the backing of two Fortune 500 companies: ACS, a Xerox Company, in partnership with The Bank of New York Mellon. As such, The HSA Solution is uniquely positioned to offer best-in-class enrollment, record keeping, investment options and customer service support.

Experienced HSA Partners

ACS, now a Xerox company, is a global provider of business process and health management services. Xerox has 130,000 employees and over $22 billion in annual revenue. ACS provides the administrative recordkeeping and operational infrastructure for The HSA Solution.

The Bank of New York Mellon (BNY Mellon) is a secure financial services company providing asset, wealth management and treasury services for large and small organizations. BNY Mellon is an IRS-approved custodian for HSA funds. BNY Mellon was named “safest bank in the U.S.” in 2009 by Global Finance World’s Safest Banks.

A Proven HSA Solution

The HSA Solution is the most frequently selected health savings administrator by consumers and employers:

- Over 800,000 HSA account holders.
- Over 25,000 employer groups.
- Over $800 million in assets.

The HSA Solution is cited as the top HSA administrator, in terms of number of HSA accounts, by both Inside Consumer-Driven Care and Consumer Driven Market Report, industry publications tracking the HSA in the marketplace.

Product Features for Account Holders

The HSA Solution is designed to facilitate the short-term saving and spending needs of account holders as well as their long-term investment goals.

Transaction Account

An FDIC insured, interest-bearing, demand-deposit account through The Bank of New York Mellon, a nationally recognized bank.

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Reporting
Accounting information and statements as well as year-end tax information are provided online.

No Cross-Selling
Both partners respect the relationship between employees and employers and, as such, do not cross-sell other services.

A Track Record of Success
Horizon BCBSNJ and The HSA Solution together have provided HSA-eligible health plans and HSAs since 2005. The product is fully integrated with Horizon BCBSNJ’s coverage.

“Thank you for this training and thank you for this reporting tool. It is better than any we’ve seen and provides us with the information we need.”

– ACSIBNY Mellon HSA Solution Employer

Effective Employer and Broker Support
The success of an HSA rollout is highly dependent on the support of the employer and broker. Therefore, a number of product features are offered to facilitate initial and ongoing support:

Employer Support
A health plan client service manager plus an HSA-only dedicated Employer Support Team to assist with enrollment, funding, account status and more.

Employer Website
A website providing instant access to account status and funding information.

Why Brokers and Employers Choose The HSA Solution as their Preferred HSA Administrator

Brokers
• An HSA with The HSA Solution through Horizon BCBSNJ means that you can take advantage of an integrated enrollment experience:
  – Enrollment is sent daily by Horizon BCBSNJ to The HSA Solution.
  – HSA is set-up overnight.
  – A Welcome Kit is mailed.
  – Debit card is mailed to home address upon health plan enrollment.
  – HSA is ready to accept contributions.
• The HSA Solution offers information/educational materials, including:
  – Interactive guide and tools on the web.
  – Extensive list of FAQs.
  – HSA collateral that can be downloaded and made available to employers and account holders upon request.

Employers
• The convenience of Horizon BCBSNJ and The HSA Solution integration extends to the employers who can choose the funding method that best fits their needs:
  – Enter contributions on the web.
  – Upload a spreadsheet.
  – Generate a file directly out of a payroll system.
• Web reporting provides all of the information an employer needs to track funding of accounts.

Highly Competitive HSA Fees and Rates
The HSA Solution is highly competitive in terms of rates and fees. There are no transaction fees and no minimum balance requirements. Horizon BCBSNJ account holders enjoy a special rate and fee schedule, including an interest rate higher than the standard product.
Maintain your health your way.

Your Horizon MyWay plan covers important preventive services that help detect conditions early and give you the best chance to maintain your health. When you get preventive care, such as screenings, immunizations and routine physical exams, from network physicians, specialists and other health care professionals, the services are covered at 100 percent – with no copayment or deductible and no need to use your health account dollars.

**Adult preventive care includes:**

- Routine gynecological care and examinations, including Pap tests.
- Routine adult physicals and immunizations.
- Annual tests to determine:
  - Hemoglobin.
  - Blood pressure.
  - Blood glucose level.
  - Blood cholesterol level or, alternatively, low density lipoprotein (LDL) level and high density lipoprotein (HDL) level.
- Glaucoma eye test every five years starting at age 35.
- Mammogram, annually for all women starting at age 40.* One baseline mammogram for women between ages 35 and 39.
- Prostate cancer screening, annually for men starting at age 50.*
- Colorectal cancer screening starting at age 50.*

* Additional or earlier screenings, as deemed necessary by your physician, may be covered if you have a family history or other risk factors for certain conditions.

Coverage may be limited for each benefit period or calendar year, as shown in the Schedule of Covered Services and Supplies. To learn more, visit <www.HorizonMyWay.com>.

**Well baby and well child preventive care includes:**

- Well child and routine physical exams.
- Childhood immunizations.
- Screening for lead exposure.
- Routine hearing exams.
- Routine laboratory tests.

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Take the guesswork out of your health care coverage ...

Become an informed health care consumer

You wouldn’t buy a car without shopping around for the best price first. And you certainly wouldn’t agree to buy it if you didn’t know how much it costs. The same should apply to your health care decisions.

If you have ever wanted a better estimate of how much a health care service or procedure may cost, or how much of that cost could be your responsibility, Horizon Blue Cross Blue Shield of New Jersey has a suite of tools that can help.

Powered by WebMD®, My Health Manager is an online, personalized health guide designed to help you manage your health. As a Horizon BCBSNJ member, you have secure access to your own personalized home page, containing the interactive tools and resources. You can access these tools by logging into Member Online Services and clicking My Health Manager.

Get more value for your health care dollar

Treatment Cost Advisor: Unsure how much an upcoming surgery could cost? This tool provides a cost range and average fee charged by health care professionals in your geographic area for any one of 350 different procedures, conditions, tests and office visits. Compare costs and shop around.

Knowing costs ahead of time helps you:

• Budget for health care expenses.
• Manage your Horizon MyWay HSA, HRA or FSA.
• Estimate cost sharing, including any deductible, coinsurance or copayments.
• Talk to your health care professional about your financial responsibilities under your plan.

Find a hospital that is right for you

Hospital Advisor: Have you ever wondered how one hospital ranks against another? This decision-support tool offers side-by-side comparisons of hospitals based on quality and cost for certain diagnoses or procedures.

Comparison-shopping for hospitals helps you:

• Make informed decisions about where to receive care.
• Have cost information before your procedure.
• Discuss the hospitals with your physician.
• Choose the best hospital for you and your family.

Log on to My Health Manager today and start taking the guesswork out of your health care coverage.

DID YOU KNOW?

With My Health Manager, you can track your health, keep up with the latest health-related news, get information about your health, check your symptoms and much more.