

## HSA-compatible health plans

For small businesses with  
2 to 50 eligible employees

Effective January 1, 2013



simply reinvented, clearly presented

The Simple Savings plans\* are high-deductible health plans (HDHPs) that are compatible with health savings accounts (HSAs) offering tax-advantaged savings,† and affordable coverage for both you and your employees.

### Manage your healthcare coverage costs with Simple Savings

Simple Savings plans offer a simple and affordable healthcare coverage option. You'll find that this smart plan design allows you and your employees to quickly pinpoint the right level of coverage to fit your needs. With HSA-compatible HDHPs, you and your employees can benefit from comprehensive coverage at affordable rates with the added advantage of having control over healthcare spending.

**Simple Savings plans put your employees in charge of their own spending, while offering savings opportunities to your business.**

### What is an HSA?

An HSA is a tax-advantaged account owned by an employee, which can be used to pay for qualified medical, dental, and vision care expenses, including deductibles, copayments, and other forms of cost-sharing. Earned interest from funds left to accumulate in your employee's HSA can grow into tax-deferred interest. As an employer, the best part is that your contributions to your employees' HSAs may be tax-deductible. Talk to your tax adviser about your specific tax situation.

The number of people with HSA-HDHP plans rose to more than 13.5 million in January 2012, up from 11.4 million in January 2011.‡

## Simply Shield

Simple Savings plans are part of the **Simply Shield** portfolio, designed to deliver clear and simple healthcare coverage options for small businesses like yours. Simply Shield offers a choice of PPO, HSA-compatible high-deductible health plan (HDHP), and HMO plan options. You can purchase most of these plans through our two medical plan packages, **SimpleSelect** and **SimpleSync**. In addition, you have the option to purchase a single plan.

To learn more about the packages, please ask your broker or Blue Shield representative for a copy of the SimpleSelect or SimpleSync brochures, or visit Employer Connection at [blueshieldca.com/employer/plans/medical/small-group/home.sp](http://blueshieldca.com/employer/plans/medical/small-group/home.sp).

\* Underwritten by Blue Shield of California Life & Health Insurance Company. Pending regulatory approval.

† Although most individuals who enroll in an HDHP are eligible to open an HSA, you and your employees should consult with a financial adviser to determine if an HSA and HDHP are a good financial fit for you. Blue Shield does not offer tax advice or HSAs. HSAs are offered through financial institutions. For more information about HSAs, eligibility, and the law's current provisions, you and your employees should ask your financial or tax adviser. HSA plan features may vary by institution and may be subject to change by those institutions.

‡ AHIP Center for Policy and Research, July 2012. *Health Savings Accounts and Account-Based Health Plans: Research Highlights*, July 2012.

## Choosing Simple Savings plans just got easy

Now that you know a Simply Shield HSA-compatible health plan may save you money, choosing the plan that best fits the needs of you and your employees just got simpler!

In-network providers unless otherwise noted	Calendar-year medical deductibles*	Out-of-pocket maximum†	Office visits	Inpatient hospitalization services
Simple Savings 2500/5000‡	\$2,500/\$5,000	\$3,500/\$7,000	20%	20%
Simple Savings 3400/6800‡	\$3,400/\$6,800	\$4,250/\$8,500	20%	20%
Simple Savings 3500/7000‡	\$3,500/\$7,000	\$4,500/\$9,000	20%	20%
Simple Savings 4500/9000‡	\$4,500/\$9,000	\$5,500/\$11,000	20%	20%
Simple Savings 5500/11000‡	\$5,500/\$11,000	\$5,950/\$11,900	0%	0%

For more benefit details, refer to the corresponding benefit summary at [blueshieldca.com/employer](https://blueshieldca.com/employer).

**Discover how Blue Shield HSA-HDHP coverage can leave more money in your pocket and put your employees in control of their healthcare costs right now. Contact your broker or Blue Shield representative to choose a plan today!**

\* The deductible accrues to calendar-year out-of-pocket maximum and accumulates separately for preferred and non-preferred providers. Please refer to the Certificate of Insurance and the group policy for exact terms and conditions of coverage.

† The calendar-year out-of-pocket maximum accumulates separately for preferred and non-preferred providers.

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