

HRA/FSA Solutions with Benefit Concepts

Consumer-Directed Personal Spending Accounts

Blue Cross Blue Shield of Massachusetts offers an integrated consumer-directed health plan solution that delivers the comprehensive service and support you expect in partnership with Benefit Concepts.

This robust combination delivers claims and enrollment data integration as well as coordinated customer support. That makes implementing and using a consumer-directed health plan easy for employers and members.

We will be offering this coordinated solution for Health Reimbursement Arrangements (HRA) and Flexible Spending Accounts (FSA) beginning in the fourth quarter of 2008.

Benefit Concepts is a 24-year-old Rhode Island-based firm with more than 400 clients and a national reputation for employee benefits management.

Service and Support

This Blue Cross Blue Shield of Massachusetts/Benefit Concepts partnership enables us to deliver a preferred level of service and support functions for accounts and members to make it easy to set up, use, manage, and administer their PSAs and health plans.

This enhanced support includes a specially trained member service team and joint implementation teams with Benefit Concepts. Additionally, joint client support teams will be on hand to quickly troubleshoot and resolve employer issues throughout the plan year.

Available Account Types

Employers can choose from the following account types through Benefit Concepts:

- Flexible Spending Accounts (FSA)
 - Health care
 - Dependent care
- Health Reimbursement Arrangements (HRA)

All health care accounts will be available with a stored value card, and within the accounts, Benefit Concepts can manage multiple healthcare accounts under one card. This account integration greatly simplifies card use for the member.



Other Services You and Your Employees Receive

- **Customized communications**
- **Employee portal** – Full-service web portal that helps members manage their HRA/FSA with:
 - Electronic substantiation submission
 - 24/7 access to benefit information
 - Review and tracking of expenses
 - Research claims
 - Forms and documents
 - FAQs and other useful information
- **Employer portal** – Through this web portal, managers can easily and effectively:
 - Review and edit benefit data, human resources data, and contribution amounts
 - Update information as necessary
 - Communicate with employees through the employee portal including customized materials
 - Monitor file transfers
 - Report on overall plan status, contributions, and payments
- **Reporting** – Information is provided to employers and members, including:
 - Plan status and overview reports (for employers)
 - Semi-annual account statements (for members)
- **COBRA administration**
- **Non-discrimination testing**

