



# YOUR HEALTH FINANCIAL ACCOUNT PARTNER IS CHANGING

Here's what this means for you.

Starting January 1, 2020, HealthEquity®, our new financial account partner, will administer health financial accounts for Blue Cross Blue Shield of Massachusetts. All 2020 contributions to Health Reimbursement Arrangements (HRA), Flexible Spending Accounts (FSA), and Health Savings Accounts (HSA)—including contributions from Blue Cross—will go into HealthEquity accounts.

**If you currently have an HSA, and you're staying in the Blue Care Elect Saver–Choice (PPO) plan for 2020, you'll have the option to transfer any existing HSA balance to HealthEquity.** If you currently have an HRA or FSA, and you're keeping the same plan for 2020, you don't have to do anything.

## Overview

### HEALTH REIMBURSEMENT ARRANGEMENT (HRA)

Can be paired with the Network Blue® New England Deductible (HMO) Plan

AND/OR

### FLEXIBLE SPENDING ACCOUNT (FSA)

Can be paired with HMO or PPO plans

- You don't have to do anything if you're keeping your plan in 2020.
- Your current financial account debit card will expire at the end of 2019.
- You'll get a new debit card from HealthEquity to use in 2020.

### HEALTH SAVINGS ACCOUNT (HSA)

Can be paired with the Blue Care Elect Saver–Choice (PPO) Plan

- You have the option to transfer your Avidia Bank HSA funds to HealthEquity by January 9, 2020 – more instructions to follow.

## HOW TO CHECK YOUR ACCOUNT AND FILE 2019 CLAIMS AFTER JANUARY 1

To view your 2019 financial accounts or to file claims for 2019 expenses, please visit [bcbsma.info/healthfinancial](https://bcbsma.info/healthfinancial).

## IF YOU HAVE AN HSA, YOU HAVE TWO OPTIONS

### OPTION 1: TRANSFER FUNDS TO HEALTHEQUITY

If you currently have the Blue Care Elect Saver–Choice (PPO) with HSA, and have selected the same plan for 2020, you can transfer your Blue Cross HSA balance with Avidia Bank to HealthEquity.

#### HERE'S HOW:

1. If you have any invested funds with Avidia Bank, you must liquidate those funds by January 6, 2020.
2. Authorize the fund transfer by filling out and submitting [this form](#). To avoid transfer and closure fees, you need to take action by January 9, 2020.

You can continue to use your Blue Cross account debit card until January 23, 2020. Any HSA contributions to your HealthEquity account will be available after the first payday of 2020.

If you don't enroll in a medical plan that has an HSA for 2020, you won't be able to transfer your funds to HealthEquity. Your 2019 HSA account with Avidia Bank will convert to a retail account.

### OPTION 2: LEAVE FUNDS WITH AVIDIA BANK AND CREATE A RETAIL ACCOUNT

If you decide not to transfer your HSA to HealthEquity, your existing HSA balance will convert to a retail account with Avidia Bank. You can use your debit card through the end of January 2020, and you'll get a new retail debit card to start using in February 2020. Your retail account will be subject to a \$2.50 monthly investment fee (if applicable). If you decide not to transfer your HSA funds, Avidia Bank will contact you with more information in February 2020.

**If you enrolled in a HealthEquity HSA and a Limited Purpose FSA plan for 2020, you'll get two new debit cards: one labeled for your "Health Savings Account," and one labeled for your "Reimbursement Account."**

## IF YOU HAVE AN HRA OR FSA

**IF YOU'RE KEEPING YOUR PLAN IN 2020, YOU DON'T HAVE TO DO ANYTHING! YOU CAN USE YOUR BLUE CROSS ACCOUNT CARD TO ACCESS YOUR FUNDS THROUGH THE END OF 2019. YOU ALSO HAVE A 90-DAY RUN-OUT PERIOD, SO YOU CAN USE THESE FUNDS TO PAY FOR 2019 EXPENSES UNTIL MARCH 31, 2020.**

You can view and pay 2019 claims online until March 31, 2020 by logging into your account at [bcbsma.info/healthfinancial](http://bcbsma.info/healthfinancial). Your remaining HRA and FSA funds don't roll over to 2020.

**You'll get just one new debit card for your HRA and/or FSA from HealthEquity by January 1, 2020, to be used for all eligible expenses in 2020.**

## Questions?

Visit [bluecrossma.org/associate/2020-highlights](http://bluecrossma.org/associate/2020-highlights) for more information about our change to HealthEquity, including step-by-step instructions to log in to your Blue Cross Health Financial Account member portal after January 1, 2020.

For questions about paying claims for 2019 health services, call Employee Services at **1-800-238-6616**.

For questions about paying claims for 2020 health services, call HealthEquity at **1-877-694-3938**.

Blue Cross Blue Shield of Massachusetts complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

ATTENTION: If you don't speak English, language assistance services, free of charge, are available to you. Call Member Service at the number on your ID card (TTY: **711**).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al número de Servicio al Cliente que figura en su tarjeta de identificación (TTY: **711**).

ATENÇÃO: Se fala português, são-lhe disponibilizados gratuitamente serviços de assistência de idiomas. Telefone para os Serviços aos Membros, através do número no seu cartão ID (TTY: **711**).