



BlueCross BlueShield
of Texas

How-to Set Up Consumer Directed Health Accounts

Health Savings Accounts (HSA), Flexible Spending Accounts (FSA) and Health Reimbursement Arrangements (HRA) with Vendor Integration

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Introduction to Integrated Consumer Directed Health Products

Blue Cross and Blue Shield of Texas (BCBSTX) offers spending and savings accounts through four preferred HSA, FSA and HRA administrators: BenefitWallet®, Flexible Benefit Service LLC (Flex®), HealthEquity® and HSA Bank®. When you choose one of these vendors, our product offers optimal user experience and flexibility by giving members and employers more control, integration, and transparency.

HSA Integration Features

We have established relationships with preferred health savings account (HSA) vendors to improve the employer and member experience with our HSA compatible High Deductible Health Plans. There are many advantages to choosing one of our preferred vendors to administer a BCBSTX HSA, including preferred pricing and a simple, efficient HSA experience for both employer and employees. Please contact your BCBSTX representative for preferred pricing.

	BenefitWallet	Flex	HealthEquity	HSA Bank
Eligibility File Integration	X	X	X	X
Online Access to HSA Information	X	X	X	X
Single Sign-On Functionality	X	X	X	X
Claims Integration	X	X	X	X
Tier 1 Call Support	X	X	X	X

Eligibility File Integration

We transmit daily eligibility files to preferred vendors to upload membership. Eligibility file integration reduces employee and employer effort. Once we receive a group's enrollment data, we automatically pass it to the vendor.

For existing HealthEquity clients wishing to have the integration features, please contact HealthEquity directly to determine if eligibility should continue in existing state or through the health plan.

Online Access to HSA Information

Members can view their current HSA account balances and recent transactions on Blue Access for MembersSM (BAMSM) or the mobile app.

Single Sign-On (SSO) Functionality

Members are able to access their preferred vendor's website directly through BAM without additional user IDs or passwords.

Claims Integration

We provide claims integration with our preferred vendors at no extra implementation or administrative costs. We pass daily claim files through our vendor interface, giving employees simple payment options in addition to the vendor's standard payment options. This means members can pay for their medical expenses directly from the preferred vendor's site with one click. (Integration functionality may differ by vendor.)

Tier 1 Call Support

Our service teams offer Tier 1 support, providing members with HSA account information such as current balance and recent transaction activity.

FSA Integration Features

We have established relationships with four preferred flexible spending account (FSA) vendors to improve the employer and member experience with our Consumer Driven Health Plan (CDHP) products. There are many advantages to choosing one of our preferred vendors to administer an FSA, including preferred pricing and a simple, efficient experience for both employer and employees. Please contact your BCBSTX representative for preferred pricing.

Exclusions:

FSA with vendor Integration is not available for clients enrolling through Blue Directions, Bentegro or DocuSign enrollment channels. These clients must enroll using Blue Access for EmployersSM (BAESM) or large groups can use Any Time Load (ATL) if integration is desired.

The FSA plan year must coincide with the health plan year to have integration.

FSA integration is available to HealthEquity new business only due to their various platforms. For existing HealthEquity clients, please contact HealthEquity directly to determine if migration can occur.

	BenefitWallet	Flex	HealthEquity	HSA Bank
Enrollment File Integration	X		X	X
Online Access to FSA Information	X		X	X
Single Sign-On Functionality	X		X	X
Claims Integration	X	X	X	X
Tier 1 Call Support	X		X	X

Enrollment File Integration

We will transfer daily enrollment files, including employee FSA annual election amounts to the preferred vendors. This integration feature reduces employer effort. Once enrollment data has been submitted, we will automatically pass it to the vendor.

We can send enrollment for Health Care FSA and Limited Purpose FSA. We cannot send enrollment for Dependent Care FSA, Commuter/Transit FSA, or for any employee not enrolled in our health plan. The employer can choose to send FSA enrollment directly to the vendor if desired.

Online Access to FSA Information

Members can view their current FSA balances and recent transactions on Blue Access for MembersSM (BAMSM) or the BCBSTX mobile app.

Single Sign-On Functionality

Members are able to access their FSA vendor's website directly through BAM without additional user IDs or passwords.

Claims Integration

We provide claims integration with our preferred spending account vendors at no extra implementation or administrative costs. We pass daily claim files through our vendor interface, giving employees simple payment options in addition to the vendor's standard payment options. This means members can quickly substantiate or pay for their medical expenses directly from the preferred vendor's site with one click. (Integration functionality may differ by vendor.)

Tier 1 Call Support

Our service teams offer Tier 1 support, providing members with FSA account information such as current balance and recent transaction activity.

HRA Integration Features

We have a relationship with four preferred health reimbursement arrangement (HRA) vendors. Preferred pricing and a simple, efficient experience for both employer and member are among the many advantages of choosing one of these vendors to administer a BCBSTX HRA. Please contact your BCBSTX representative for preferred pricing. Vendors have different capabilities for administering HRA's. It is important to confirm the plan design with the vendor before committing to a client.

Exclusions:

HRA with vendor Integration is not available to Small Group or Blue Balanced FundedSM. It is not available for clients enrolling through Blue Directions, Bentegro or DocuSign enrollment channels. These clients must enroll using BAE or large groups can use ATL if integration is desired.

The HRA plan year must coincide with the health plan year to have integration.

HRA integration is available to HealthEquity new business only due to the various platforms. For existing HealthEquity clients, please contact HealthEquity directly to determine if migration can occur.

	BenefitWallet	Flex	HealthEquity	HSA Bank
Enrollment File Integration	X		X	X
Online Access to HRA Information	X		X	X
Single Sign-On Functionality	X		X	X
Claims Integration	X	X	X	X
Tier 1 Call Support	X		X	X

Enrollment File Integration

We will transfer daily enrollment files to preferred vendors. This integration feature reduces employer effort. Once enrollment data has been submitted, we will automatically pass it to the vendor.

Online Access to HRA Information

Members can view their current HRA balances and recent transactions on Blue Access for MembersSM (BAMSM) or the BCBSTX mobile app.

Single Sign-On Functionality

Members are able to access their HRA vendor's website directly through BAM without additional user IDs or passwords.

Claims Integration

We provide claims integration with our preferred banking vendors at no extra implementation or administrative costs. We pass daily claim files through our vendor interface, giving employees simple payment options in addition to the vendor's standard payment options. This means members can quickly substantiate or pay for their medical expenses directly from the preferred vendor's site with one click. (Integration functionality may differ by vendor. It is important to confirm whether the vendor can support the plan design before committing to a client.)

Tier 1 Call Support

Our service teams offer Tier 1 support, providing members with HRA account information such as current balance and recent transaction activity.

Preferred Pricing

Preferred pricing is offering by all four of our vendors. Contact your BCBSTX representative for pricing.

Vendor Contact Information

Our vendors are prepared to answer your questions and offer enrollment and educational brochures for both the employers and their employees. It is especially important to contact the vendors for sales support prior to an HRA sale.

	BenefitWallet	Flex	HSA Bank	HealthEquity
Sales email	sales.mybenefitwallet@conduent.com	fpsales@flexiblebenefit.com	salessupport@hsabank.com	brokersales@healthequity.com

To discuss existing HealthEquity client enrollment or migration, contact brokersales@healthequity.com.

Completing the Benefit Plan Application (BPA)

Complete the BPA for new sales or BPA Amendment for renewing clients and select the appropriate vendor for HSA/FSA/HRA from the dropdown menu.

If FSA or HRA is selected, it is best practice to have all paperwork submitted to us 30 days prior to the effective date to ensure the vendor can generate debit cards, if applicable, prior to the effective date.

Important Note: For existing HSA HealthEquity clients, please contact HealthEquity directly to determine if eligibility should continue in existing state or through the health plan. If eligibility should not be sent through the health plan integrated file, select **Other** and manually enter HealthEquity to ensure we do not send HSA eligibility. Reminder, if client has an existing FSA or HRA with HealthEquity, integration is not available, and Other should be selected, unless migration occurs with HealthEquity.

If HSA/ HDHP is selected, provide name of HSA administrator or trustee:

Vendor: **Select Vendor** ▾

- Select Vendor
- BenefitWallet
- Flex
- HealthEquity
- HSA Bank
- Other

No (If yes, complete and attach a separate HCA Ben

No (If yes, select vendor) Vendor: **Select Vendor**

account (HRA) purchased: Yes No (If yes, select ve

selected, the Blue Directions Addendum is attached and

Completing the Employer Setup Form

Employer setup forms are specific to each vendor and must be completed and returned with the BPA to elect new integration functionality. Once received, we will process the form and send it to the vendor. The vendor will reach out to the contact provided to complete the plan setup.

Forms are available on [Blue Access for Producers](#)SM (BAPSM) under forms. See appendix for detailed instructions by vendor. Note that BenefitWallet and Flex have two separate forms: one for HSA and a second for FSA/HRA.

If FSA and/or HRA is selected, it is best practice to have all paperwork submitted to us 30 days prior to the effective date to ensure the vendor can generate debit cards, if applicable, prior to the effective date.

Collecting the Subscriber Enrollment

HSA – all subscribers enrolled in the HSA compatible plan will be sent to the selected vendor.

FSA – FSA elections must be collected and entered in the appropriate enrollment channel. A new paper Consumer Directed Health Accounts Enrollment and Change Form is available on [BAP](#) to aide in collecting election information. If paper forms are used, subscribers must complete the form in its entirety to enroll in the FSA. If the employer is offering a Limited Purpose FSA (LPFSA), the appropriate box must be checked. LPFSA is compatible with an HSA. The annual election amount must be entered in whole dollars only, up to the annual IRS limit. If the employer is contributing to the FSA, the total employee and employer election must not exceed the annual maximum. Employer contributions should be communicated directly to the vendor during plan implementation if submitting paper applications.

If using an external electronic enrollment platform and the employer wants us to send the FSA enrollment, the enrollment vendor must pass the following required subscriber election data:

1. Subscriber CDHP Election (FSA,HRA)
2. Subscriber Annual Election Amount (in whole dollars only)
3. Employer Annual Contribution Amount (if applicable in whole dollars only)
4. FSA Plan Name – Full Purpose FSA (FSA) or Limited Purpose FSA (LPFSA)

We cannot send enrollment for Dependent Care FSA or Commuter/Transit FSA. We also cannot send FSA or LPFSA for any employee not enrolled in our health plan.

HRA – Employees must enroll in the HRA if offered by the employer. If more than on HRA plan design is offered, please work with the vendor to determine which plan design corresponds to HRA1, HRA2 or HRA3.

Spending Account Election (Check all that apply)		
<input type="checkbox"/> Health Reimbursement Arrangement	<input type="checkbox"/> Flexible Spending Account	
Health Reimbursement Arrangement Details (Fill out only if you have selected Health Reimbursement Account above)		
<input type="checkbox"/> HRA1	<input type="checkbox"/> HRA2	<input type="checkbox"/> HRA3
Flexible Spending Account Details (Fill out only if you have selected Flexible Spending Account above)		
Flexible Spending Account Plan Code (Check one box below)		
<input type="checkbox"/> FSA	<input type="checkbox"/> Limited Purpose FSA (LPFSA)*	
Annual Election Amount** (Fill in dollar amount to the right, up to annual limit in whole dollars only.)		\$.00

Note there are two forms available, one for [Small Group](#) and one for [Mid-Market](#) / Large Group. The Small Group form does not have the HRA election. Note for HSA's, all subscribers enrolled in the HSA compatible plan will be sent to the selected vendor.

If using an external electronic enrollment platform and the employer wants us to send the HRA enrollment, the enrollment vendor must pass the following required subscriber election data:

1. Subscriber CDHP Election (FSA,HRA)
2. HRA Plan Name (which HRA plan has been selected – HRA Plan Option 1 (HRA1), HRA Plan Option 2 (HRA2) or HRA Plan Option 3 (HRA3) as defined and offered by the Employer and Vendor

If more than on HRA plan design is offered, please work with the vendor to determine the plan name.

Ongoing Maintenance

FSA elections must be made on an annual basis during open enrollment. Changes to the election amount can only occur during open enrollment unless a status change occurs, which includes marriage, divorce, birth, adoption, death, or change of employment by spouse).

If a subscriber continues to elect our medical insurance coverage, but wishes to discontinue the FSA plan, the subscriber must be canceled from the FSA plan. To disenroll from coverage, "Open Enrollment Cancel" should be

selected on the Enrollment and Change Form. If using an electronic file, "NA" should be indicated in the FSAPNM field.

If a subscriber has rollover funds available for the next plan year but does not wish to elect to contribute for the new plan year, a \$0 election should be made.

If a subscriber terminates medical coverage, their FSA and HRA will also terminate. Employers should work directly with the vendor if offering continuation of FSA or HRA benefits after termination. HSA funds will remain with the employee upon termination.

Appendix

Selecting BenefitWallet®

BenefitWallet has a Setup Form for HSA and a separate Benefits Design Guide for FSA and HRA. Both forms are required if the client is selecting BenefitWallet as the HSA and FSA or HRA vendor.

HSA with BenefitWallet

1. Download and complete all required fields of BenefitWallet's Health Savings Account Employer Setup Form from [BAPSM](#).
 - a. For new to Blue sales, Account Executive/Account Manager name, email and phone number can be left blank.
 - b. Under Implementation design decisions, approximate the number of eligible employees and number of HSA accounts if exact numbers are not known.
 - c. If contribution information is unknown on page 2, leave blank and BenefitWallet will collect during implementation.
2. Select BenefitWallet as the HSA vendor from the dropdown menu on the BPA.
3. Return forms when submitting the new sale or account renewal paperwork as normal.

We will process the forms and send the Setup Form to BenefitWallet who will reach out to the contact provided to complete the plan setup. We will send all subscribers enrolled in the selected HSA plan to BenefitWallet.

FSA with BenefitWallet

1. Download BenefitWallet's Benefit Design Guide for FSA, HRA and Commuter Spending Accounts form from [BAP](#).
 - a. Complete page 1:
 - i. Select the Health plan customer ID (003 – Texas).
 - ii. Complete the Company Information section and include the approximate number of eligible employees and number of expected enrollments accounts if exact numbers are not known.
 - iii. Select the Accounts offered through BenefitWallet.
 - iv. Indicate that the health plan will send the enrollment data to the vendor unless there is an enrollment exception (see the Appendix for a list of exceptions).
 - b. Complete Section 2: Company Contacts on page 2.
 - c. Complete Section 3: Flexible Spending Accounts; pages 3 and 4.
 - i. Enter the Plan year start date and Plan year end date on page 3. These dates must match the health plan to have integration.
 - ii. Select the type of FSA(s) offered on page 4.
 - iii. Plan design questions can be left blank if unknown, and BenefitWallet will collect during the implementation process.
2. Select BenefitWallet as the FSA vendor from the dropdown menu on the BPA.
3. Collect subscriber FSA elections through Consumer Directed Health Accounts Enrollment and Change Form or electronically unless there is an enrollment exception (see the appendix for a list of exceptions).
4. Return forms when submitting the new sale or account renewal paperwork as normal.

We will process the forms and send the Benefits Design Guide for FSA, HRA and Commuter Spending Accounts to BenefitWallet who will reach out to the contact provided to complete the plan setup. It is best practice to have all paperwork submitted to us 30 days prior to the effective date to ensure the vendor can generate debit cards, if applicable, prior to the effective date. We will send enrollment for Health Care FSA's and Limited Purpose FSA's if election information is provided.

HRA with BenefitWallet

Note: HRA is not available to Small Group or Blue Balanced FundedSM

It is important to confirm the plan design with the vendor before committing to a client.

1. Download BenefitWallet's Benefit Design Guide for FSA, HRA and Commuter Spending Accounts form from [BAP](#).
 - a. Complete page 1:
 - i. Select the Health plan customer ID (003 – Texas).
 - ii. Complete the Company Information section and include the approximate number of eligible employees and number of expected enrollments accounts if exact numbers are not known.
 - iii. Select the Accounts offered through BenefitWallet.
 - iv. Indicate that the health plan will send the enrollment data to the vendor unless there is an Enrollment Exception (see the Appendix for a list of exceptions).
 - b. Complete Section 2: Company Contacts on page 2.
 - c. Complete Section 4: Health Reimbursement Arrangements; pages 5 and 6.
 - i. Enter the Plan year start date and Plan year end date on page 5; These dates must match the health plan to have integration.
 - ii. Plan design questions can be left blank if unknown, and BenefitWallet will collect during the implementation process.
2. Select BenefitWallet as the HRA vendor from the dropdown menu on the BPA. Collect subscriber HRA elections through Consumer Directed Health Accounts Enrollment and Change Form or electronically unless there is an enrollment exception (see the appendix for a list of exceptions). If more than one HRA plan design is offered, please work with the vendor to determine which plan design corresponds to HRA1, HRA2 or HRA3. Post-Deductible HRA should use HRA3 for BenefitWallet.
3. Return forms when submitting the new sale or account renewal paperwork as normal.

We will process the forms and send the Benefits Design Guide for FSA, HRA and Commuter Spending Accounts to BenefitWallet who will reach out to the contact provided to complete the plan setup. We will send enrollment for HRA if election information is provided.

Selecting Flexible Benefit Service LLC (Flex®)

Flex has a Set-up Form for HSA and a separate Set-up Form for FSA and HRA. Both forms are required if the client is selecting Flex as the HSA and FSA or HRA vendor.

HSA with Flex

1. Download and Complete Flex's Health Savings Account (HSA) Employer Set-up Form from [BAPSM](#).
 - a. Enter Health Plan Name, (BCBSTX) and Broker Information.
 - b. For new to Blue sales, Health Plan Customer ID, Account Executive/Account Manager name, email and phone number can be left blank.
 - c. Complete the General Employer Information section of the form.
 - d. Indicate the High Deductible Health Plan Effective Date, the number of eligible employees and the expected number of HSAs on page 2.
 - e. Answer questions 1-3 related to maintenance fees and employer/employee contributions if known.
2. Select Flex as the HSA vendor from the dropdown menu on the BPA.
3. Return forms when submitting the new sale or account renewal paperwork as normal.

We will process the forms and send the Setup Form to Flex who will reach out to the contact provided to complete the plan setup. We will send all subscribers enrolled in the selected HSA plan to Flex.

FSA with Flex

1. Download and complete the Flex Plans Employer Set-Up Form from [BAP](#).
 - a. Select FSA in Section 1: Requested Flex Plans.
 - b. For new to Blue sales, Health Plan Account Executive name, email, and phone number can be left blank.
 - c. Complete the rest of the form.
2. Select Flex as the FSA vendor on the dropdown menu on the BPA.
3. Return forms when submitting the new sale or account renewal paperwork as normal.

We will process the forms and send the Flex Plans Employer Set-up Form to Flex who will reach out to the contact provided to complete the plan setup. It is best practice to have all paperwork submitted to us 30 days prior to the effective date to ensure the vendor can generate debit cards, if applicable, prior to the effective date. We will **not** send enrollment and the employer will be responsible for sending FSA enrollment to Flex.

HRA with Flex

Note: HRA is not available to Small Group or Blue Balanced FundedSM

It is important to confirm the plan design with the vendor before committing to a client.

1. Download and complete the Flex Plans Employer Set-Up Form from [BAP](#).
 - a. Select HRA in Section 1: Requested Flex Plans.
 - b. For new to Blue sales, Health Plan Account Executive name, email, and phone number can be left blank.
 - c. Complete the rest of the form.
2. Select Flex as the HRA vendor on the from the dropdown menu on the BPA.

3. Return forms when submitting the new sale or account level renewal paperwork as normal.

We will process the forms and send the Flex Plans Employer Set-up Form to Flex who will reach out to the contact provided to complete the plan setup. It is best practice to have all paperwork submitted to us 30 days prior to the effective date to ensure the vendor can generate debit cards, if applicable, prior to the effective date. We will **not** send enrollment and the employer will be responsible for sending HRA enrollment to Flex.

Selecting HealthEquity®

HSA with HealthEquity

For existing HealthEquity clients wishing to have the integration features, please contact HealthEquity directly to determine if eligibility should continue in existing state or through the health plan.

New to HealthEquity clients or existing HealthEquity clients wishing to have the health plan send the eligibility, complete the below steps:

1. Download and complete HealthEquity's New Business Notification / Setup Form from [BAPSM](#).
 - a. Complete the New Business Information and Implementation Call Information sections of the form on page 1.
 - i. For new to Blue sales, BCBS Account Executive can be left blank.
 - b. Under Products Sold on page 2:
 - i. Enter the estimated number of accounts.
 - ii. Answer questions related to HSAs being transferred from another vendor if applicable.
 - iii. Select "Employer will be sending enrollment through the health plan's Integrated file" from the dropdown menu in response to the question of how the HSA enrollments will be sent to HealthEquity.
 - iv. Indicate existing HealthEquity client in the comments section if applicable.

Products Sold	
Health savings account (HSA)	Estimated number of accounts: <input type="text"/> Are there HSAs to transfer from another administrator? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, who is the current administrator? <input type="text"/> How will HSA enrollment be provided to HealthEquity? Select one: <input type="text"/>
Flexible spending account (FSA)	<input type="checkbox"/> Employer will be sending enrollment through the health plan's integrated file to HealthEquity <input type="checkbox"/> Employer will be creating their own integrated file directly with HealthEquity (limited to groups over 1000 Benefit Eligible) <input type="checkbox"/> Employer will be loading enrollment manually into the HealthEquity portal (manually keyed or via template upload) Do you want a debit card for your FSA and/or LPPFSA? <input type="checkbox"/> Yes <input type="checkbox"/> No How will FSA enrollment be provided to HealthEquity? Select one: <input type="text"/>
Health reimbursement account (HRA)	Estimated number of accounts: <input type="text"/> <input type="checkbox"/> Member pays first* <input type="checkbox"/> HRA pays first <input type="checkbox"/> HRA with a debit card <input type="checkbox"/> HRA with incentive <small>*Member pays first is only available if integrated claims and enrollment are being sent to HQY by your Health Plan provider. Note: HRA is only available for groups with 51+ Benefit eligible.</small> How will HRA enrollment be provided to HealthEquity? Select one: <input type="text"/>

2. Select HealthEquity as the HSA vendor from the dropdown menu on the BPA.
3. Return forms when submitting the new sale or account level renewal paperwork as normal.

We will process the forms and send the New Business Notification / Setup Form to HealthEquity who will reach out to the contact provided to complete the plan setup. We will send all subscribers enrolled in the selected HSA plan to HealthEquity.

Existing HealthEquity clients wishing to continue sending enrollments in current state and not through the health plan, complete the below steps:

1. Download and complete HealthEquity's New Business Notification / Setup Form from [BAP](#).
 - a. Complete the New Business Information and Implementation Call information sections of the form. (Note there will not be an implementation call from HealthEquity because it is an existing client.)
 - i. For new to Blue sales, BCBS Account Executive can be left blank.
 - b. Under Products Sold on page 2:
 - i. Enter the estimated number of accounts.
 - ii. Select "Employer will be loading enrollment manually into the HealthEquity portal (manually keyed or via template upload)" from the dropdown in response to the question of how the HSA enrollments will be sent to HealthEquity.
 - iii. Indicate existing HealthEquity client in the comments section.

Products Sold	
Health savings account (HSA)	Estimated number of accounts: <input type="text"/> Are there HSAs to transfer from another administrator? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, who is the current administrator? <input type="text"/> How will HSA enrollment be provided to HealthEquity? Select one:
Flexible spending account (FSA)	Select one: <input type="checkbox"/> Employer will be sending enrollment through the health plan's Integrated file to HealthEquity <input type="checkbox"/> Employer will be creating their own integrated file directly with HealthEquity (limited to groups over 1000 Benefit Eligible) <input checked="" type="checkbox"/> Employer will be loading enrollment manually into the HealthEquity portal (manually keyed or via template upload) Do you want a debit card for your FSA and/or LPFSA? <input type="checkbox"/> Yes <input type="checkbox"/> No How will FSA enrollment be provided to HealthEquity? Select one:
Health reimbursement account (HRA)	Estimated number of accounts: <input type="text"/> <input type="checkbox"/> Member pays first* <input type="checkbox"/> HRA pays first <input type="checkbox"/> HRA with a debit card <input type="checkbox"/> HRA with incentive <small>*Member pays first is only available if integrated claims and enrollment are being sent to HQY by your Health Plan provider. Note: HRA is only available for groups with 51+ Benefit eligible.</small> How will HRA enrollment be provided to HealthEquity? Select one:

2. **IMPORTANT: Select Other** from the dropdown menu for the HSA vendor and manually write in HealthEquity as the HSA administrator/trustee.

If HSA/ HDHP is selected, provide name of HSA administrator or trustee:

Vendor: **Select Vendor** No (If yes, select vendor)

Select Vendor

BenefitWallet

Flex

Further

HealthEquity

HSA Bank

Other

Health reimbursement account (HRA) purchased: Yes No (If yes, select vendor)

If HRA is selected, the Blue Directions Addendum is attached and made part of the Policy.

If HSA/ HDHP is selected, attach separate application for those coverages

3. Return forms when submitting the new sale or account level renewal paperwork as normal.

We will process the forms and send the New Business Notification / Setup Form to HealthEquity who will set up the other integration features on their end. We will **not** send HSA eligibility to HealthEquity.

FSA with HealthEquity

FSA integration is available to HealthEquity new business only due to their various platforms. For existing HealthEquity clients, please contact HealthEquity directly to determine if migration can occur.

1. Download and complete HealthEquity's New Business Notification / Setup Form from [BAP](#).
 - a. Complete the New Business Information and Implementation Call information sections of the form.
 - i. For new to Blue sales, BCBS Account Executive can be left blank.
 - b. Under Products Sold on page 2:
 - i. Enter the estimated number of accounts.
 - ii. Select the type of FSA's offered.
 - iii. Select "Employer will be sending enrollment through the health plan's Integrated file" from the dropdown in response to the question of how the FSA enrollments will be sent to HealthEquity, unless there is an enrollment exception (see the Appendix for a list of exceptions).
2. Select HealthEquity as the FSA vendor from the dropdown menu on the BPA.
3. Collect subscriber FSA elections through Consumer Directed Health Accounts Enrollment and Change Form or electronically unless there is an enrollment exception (see the appendix for a list of exceptions).
4. Return forms when submitting the new sale or account renewal paperwork as normal.

We will process the forms and send the New Business Notification / Setup Form to HealthEquity who will reach out to the contact provided to complete the plan setup. It is best practice to have all paperwork submitted to us 30 days prior to the effective date to ensure the vendor can generate debit cards, if applicable, prior to the effective date. We will send enrollment for Health Care FSA's and Limited Purpose FSA's if election information is provided.

HRA with HealthEquity:

Note: HRA is not available to Small Group or Blue Balanced FundedSM

It is important to confirm the plan design with the vendor before committing to a client.

HRA integration is available to HealthEquity new business only due to their various platforms. For existing HealthEquity clients, please contact HealthEquity directly to determine if migration can occur.

1. Download and complete HealthEquity's New Business Notification / Setup Form from [BAP](#).
 - a. Complete the New Business Information and Implementation Call information sections of the form.
 - i. For new to Blue sales, BCBS Account Executive can be left blank.
 - b. Under Products Sold on page 2:
 - i. Enter the estimated number of accounts.
 - ii. Select basic plan design.
 - iii. Select "Employer will be sending enrollment through the health plan's Integrated file" from the dropdown in response to the question of how the HRA enrollments will be sent to HealthEquity unless there is an enrollment exception (see the Appendix for a list of exceptions).
2. Select HealthEquity as the HRA vendor from the dropdown menu on the BPA.

3. Collect subscriber HRA elections through Consumer Directed Health Accounts Enrollment and Change Form or electronically unless there is an Enrollment Exception (see the appendix for a list of exceptions). If more than one HRA plan design is offered, please work with the vendor to determine which plan design corresponds to HRA1, HRA2 or HRA3.
4. Return forms when submitting the new sale or account renewal paperwork as normal.

We will process the forms and send the New Business Notification / Setup Form to HealthEquity who will reach out to the contact provided to complete the plan setup. It is best practice to have all paperwork submitted to us 30 days prior to the effective date to ensure the vendor can generate debit cards, if applicable, prior to the effective date. We will send enrollment for HRA if election information is provided.

Selecting HSA Bank®

HSA with HSA Bank

1. Download and complete all required fields of HSA Bank's Employer Discovery Setup Form from [BAPSM](#).
 - a. Complete the Account Information and General Employer Information sections of the form.
 - i. For new to Blue sales, Account Executive/Account Manager name, email and phone number can be left blank.
 - ii. It is important that the Employer Federal Tax ID/EIN provided to both BCBSTX and HSA Bank match for all integration features to function. Any changes to the Employer Federal Tax ID/EIN must be updated with both BCBSTX and HSA Bank.
 - iii. Enter the approximate number of Benefit Eligible Employees if exact numbers are not known.
 - b. Under Setup Preferences:
 - i. Select products offered through HSA Bank.
 - ii. Indicate whether the Employer or Employee will pay the account maintenance fees. If the employer is paying the maintenance fees, the Financial Institution Information and Authorization Agreement for Direct Payments (ACH Debits) sections must be completed.
 - iii. Check the box to utilize integrated enrollment file.
 - c. Complete Key Implementation Dates and Benefit Consultant/Broker Information sections on page 2.
2. Select HSA Bank as the HSA vendor from the dropdown menu on the BPA.
3. Return forms when submitting the new sale or account renewal paperwork as normal.

We will process the forms and send the Employer Discovery Setup Form to HSA Bank who will reach out to the contact provided to complete the plan setup. We will send all subscribers enrolled in the selected HSA plan to HSA Bank.

FSA with HSA Bank

1. Download and complete all required fields of HSA Bank's Employer Discovery Setup Form from [BAP](#).
 - a. Complete the Account Information and General Employer Information sections of the form.
 - i. For new to Blue sales, Account Executive/Account Manager name, email and phone number can be left blank.
 - ii. It is important that the Employer Federal Tax ID/EIN provided to both BCBSTX and HSA Bank match for all integration features to function. Any changes to the Employer Federal Tax ID/EIN must be updated with both BCBSTX and HSA Bank.
 - iii. Enter the approximate number of Benefit Eligible Employees if exact numbers are not known.
 - b. Under Setup Preferences:
 - i. Select products offered through HSA Bank.
 - ii. Check the box to utilize integrated enrollment file unless there is an enrollment exception (see the appendix for a list of exceptions).
 - c. Complete Key Implementation Dates and Benefit Consultant/Broker Information sections on page 2.

2. Select HSA Bank as the FSA vendor from the dropdown menu on BPA.
3. Collect subscriber FSA elections through Consumer Directed Health Accounts Enrollment and Change Form or electronically unless there is an enrollment exception (see the appendix for a list of exceptions).
4. Return forms when submitting the new sale or account renewal paperwork as normal.

We will process the forms and send the Employer Discovery Setup Form to HSA Bank who will reach out to the contact provided to complete the plan setup. It is best practice to have all paperwork submitted to us 30 days prior to the effective date to ensure the vendor can generate debit cards, if applicable, prior to the effective date. We will send enrollment for Health Care FSA's and Limited Purpose FSA's if election information is provided.

HRA with HSA Bank:

Note: HRA is not available to Small Group or Blue Balanced Funded.

It is important to confirm the plan design with the vendor before committing to a client.

1. Download and complete all required fields of HSA Bank's Employer Discovery Setup Form from [BAP](#).
 - a. Complete the Account Information and General Employer Information sections of the form.
 - i. For new to Blue sales, Account Executive/Account Manager name, email and phone number can be left blank.
 - ii. It is important that the Employer Federal Tax ID/EIN provided to both BCBSTX and HSA Bank match for all integration features to function. Any changes to the Employer Federal Tax ID/EIN must be updated with both BCBSTX and HSA Bank.
 - iii. Enter the approximate number of Benefit Eligible Employees if exact numbers are not known
 - b. Under Setup Preferences:
 - i. Select products offered through HSA Bank
 - ii. Check the box to utilize integrated enrollment file unless there is an enrollment exception (see the appendix for a list of exceptions).
 - c. Complete Key Implementation Dates and Benefit Consultant/Broker Information sections on page 2.
2. Select HSA Bank as the HRA vendor from the dropdown menu on BPA.
3. Collect subscriber HRA elections through Consumer Directed Health Accounts Enrollment and Change Form or electronically unless there is an enrollment exception (see the appendix for a list of exceptions). If more than one HRA plan design is offered, please work with the vendor to determine which plan design corresponds to HRA1, HRA2 or HRA3.
4. Return forms when submitting the new sale or account renewal paperwork as normal.

We will process the forms and send the Employer Discovery Setup Form to HSA Bank who will reach out to the contact provided to complete the plan setup. It is best practice to have all paperwork submitted to us 30 days prior to the effective date to ensure the vendor can generate debit cards, if applicable, prior to the effective date. We will send enrollment for HRA if election information is provided.

Eligibility Exceptions

We cannot send enrollment data to the employer in the following instances. When you encounter an exception, indicate on the BPA and Employer Setup Forms that the employer will send the enrollment data directly to the vendor.

HSA Exceptions:

- Employer is an existing HealthEquity client. Contact HealthEquity directly to confirm integration availability.

FSA Exceptions:

- The employer offers non-Medical FSA Plans (i.e., Dependent Care, Commuter FSA Plans) in addition to Health Care FSA and wants to send all FSA eligibility data directly to the vendor.
- The client's benefits enrollment vendor cannot send the required fields to us.
- Client does not wish to be migrated to our enrollment process.

HRA Exceptions:

- The employer is offering a non-Medical FSA plan in addition to the HRA and wants to send all eligibility data directly to the vendor. Note some HRA plan designs will require that we send the enrollment. Confirm with the vendor.
- The client's benefits enrollment vendor cannot send the required fields to us.
- Client does not wish to be migrated to our enrollment process.

Exclusions:

- HRA is not available to Small Group or Blue Balanced Funded.
- FSA and HRA with Integration is not available for clients enrolling through Blue Directions, Bentegro, or DocuSign enrollment channels. These clients must enroll using BAE or large groups can use ATL if integration is desired.
- The FSA and HRA plan year must coincide with the health plan year to have integration.
- FSA and HRA integration are not available to HealthEquity existing business due to their various platforms. For existing HealthEquity clients, please contact HealthEquity directly to determine if migration can occur.

BenefitWallet, Flex, HealthEquity and HSA Bank are contracted, independent companies that offer services to support health savings accounts (HSAs), flexible spending accounts (FSAs) and Health Reimbursement Arrangements (HRAs) for Blue Cross and Blue Shield of Texas. They are solely responsible for the products and services that they provide.

Health Savings Accounts (HSAs), Flexible Spending Accounts (FSAs) and Health Reimbursement Arrangements (HRAs) may have tax and legal requirements. BCBSTX does not provide legal or tax advice, and nothing in these materials should be construed as legal or tax advice. These materials, and any tax-related statements in them, are not intended or written to be used, and cannot be used or relied on, for the purpose of assessing tax liability or avoiding tax penalties. Tax-related statements, if any, may have been written in connection with the promotion or marketing of the transaction(s) or matter(s) addressed by these materials. You should seek advice based on your particular circumstances from an independent tax advisor regarding the tax consequences of specific health insurance plans or products.