



Smart, simple healthcare spending

Seamlessly connecting money, health, and life everyday.

Beyond competitive rates and low fees, we deliver an intuitive, worry-free experience that helps people live the healthy lives they want, today and for decades to come.

Why choose Capital Blue Cross for consumer-directed health (CDH) administration? Because you'll get:

Seamless implementation: Our customers get up and running fast with a knowledgeable account team and top-notch customer service.

No hidden fees: We keep it simple. We do not charge any hidden fees for you or your employees. Our monthly rates are competitive and do not include any setup or renewal fees.

Exceptional customer service: What you have come to expect from Capital Blue Cross.

Market-leading interest rates for HSAs: We offer one of the most competitive interest rates in the industry.

Best-in-class investment options: Our investment options give account holders access to more than 30 highly-rated mutual funds once their balances reach \$1,000.

Full suite of products: We offer CDH products for all group sizes.

Products to meet any spending account need

Capital Blue Cross offers a complete line of spending accounts and consumer tools that connect money, health, and life every day. All enrollment is handled through your secure employer portal at [CapitalBlueCross.com](https://www.CapitalBlueCross.com).

<p>Health savings accounts (HSA)</p>	<ul style="list-style-type: none"> • Available to all group sizes. • Triple tax-advantage. • Three HSA options with various price points and interest rates. • Employers decide whether to pay the HSA fees or have them deducted from employees' accounts each month.
<p>Flexible spending accounts (FSA)</p>	<ul style="list-style-type: none"> • Available to all large groups that offer a medical plan. • Medical FSA – includes both general purpose and limited purpose. • Dependent care FSA. • Administration fees billed directly to employer monthly.
<p>Health reimbursement arrangements (HRA)</p>	<ul style="list-style-type: none"> • Available to all group sizes. • Options available with all standard HRA products: <ul style="list-style-type: none"> - Coverage for services applied to in-network deductible. - Group pays first. - Member pays first. • Additional options available to large groups with customized plans: <ul style="list-style-type: none"> - Debit card administration. - Coverage for out-of-network services, coinsurance, copayments, and/or all 213(d) expenses. - Optional rollover of unused funds. • Administration fees billed directly to employer monthly.

Capital Blue Cross fees and pricing

Health Savings Account (HSA)

	Value HSA	Select HSA ¹	Premium HSA
	Participant fees		
	\$1.00/month	\$2.00/month	\$3.00/month
	Interest rates²		
Account balance			
\$0 - \$2,499	0.05%	0.05%	0.35%
\$2,500 - \$9,999	0.10%	0.07%	0.45%
\$10,000 - \$14,999	0.10%	0.07%	0.50%
\$15,000 - \$24,999	0.15%	0.10%	0.60%
\$25,000 or greater	0.20%	0.10%	0.70%

¹ The Select HSA includes FDIC Insurance.

² Interest rates and balance tiers are subject to change without notice.

Optional investment accounts for HSA participants (applies to Value, Select and Premium HSAs)		
Investment account	Invest in any of 30+ mutual funds once base balance exceeds \$1,000.	\$18/year (deducted from member investment account, if opened).
Self-directed brokerage account	Invest in any of 2,500+ mutual funds, stocks or bonds once base balance exceeds \$10,000.	\$18/year (deducted from member investment account, if opened).

Flexible Savings Account (FSA)

	Fee (effective 07/01/23)
Medical FSA	\$2.70/month
Dependent care	\$2.70/month
Both medical and dependent care	\$5.40/month

Health Reimbursement Arrangements (HRA)

HRA fees are the same regardless of HRA options selected. Ask your account executive for a quote.



To learn more, contact your Capital Blue Cross account executive or call [855.363.2583](tel:855.363.2583).

[CapitalBlueCross.com](https://www.CapitalBlueCross.com)

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