



A program that helps save you money when you purchase your own health plan

Now you can purchase a health plan with tax-free dollars

Your employer offers TaxSaver, so you can save on your health plan costs

Your employer does not offer a group health plan, but has made an arrangement so that you can purchase your own individual or family health care plan and save tax dollars on the premiums.

The arrangement is called TaxSaver. This brochure explains how it works and how you can sign up.

SelectAccountSM

TaxSaver is easy to use and has no hidden costs

TaxSaver is a way for you to pay your health plan premiums with pretax dollars and through the convenience of payroll deduction.

- Your payments are tax free, lowering your annual taxable income and therefore the amount of income tax you pay. This increases your take-home pay.
- Your employer covers the administrative fees for this program. There is no cost to you to participate in the program.

TaxSaver is a program offered by SelectAccountSM, a spending account administrator.

You could save significant tax dollars

With TaxSaver, you can choose any individual health plan you want, from any health plan provider.

Here's an example of how you save money with TaxSaver.

How TaxSaver saves you money	Using TaxSaver	Without TaxSaver
Annual gross income	\$40,000	\$40,000
Pretax health plan premium payroll contribution (\$160 per month x 12 months)	\$1,920	None
Taxable income	\$38,080	\$40,000
Federal, state and FICA taxes*	\$7,997	\$8,400
Health plan premium paid after taxes	None	\$1,920
Remaining take-home pay	\$30,083	\$29,680
Tax savings	\$403	None

*For this example, taxes are estimated at 21%. Your actual experience may vary. Consult your tax advisor to understand the financial advantages specific to your situation. Using TaxSaver may impact your future Social Security benefits.

This example shows how, using TaxSaver to pay health plan premiums, you can increase annual take-home pay by \$403. In this example, you as an employee paid \$1,800 with pretax dollars for individual health plan premiums, which decreased taxes and increased take-home pay for that year.

Participation is easy

- 1 Submit a completed payroll deduction form to your employer.
- 2 Your health plan premiums will be deducted by your employer, pretax.
- 3 Pay your health plan premium to your health plan provider.
- 4 Submit a claim to SelectAccount to be reimbursed.

You will receive detailed instructions upon enrollment and will have access to a toll-free customer service phone number.

Consider the advantages of Blue Cross individual health plans

With TaxSaver, you can select individual plans from any health plan provider and still receive the tax benefits. Blue Cross and Blue Shield of Minnesota health plans are available from an agent, from Blue Cross, or in some cases they can be purchased online at bluecrossmn.com.

Why select Blue Cross? With Blue Cross individual health plans, you can choose from a large number of plans. Blue Cross has been a Minnesota pioneer in providing health care for 75 years. Our new Whole Person Health SupportSM approach is just one of the many value-added services available to most of our individual plan members, providing unparalleled service and support to improve member health.

Here is a summary of our health plans:

Options Blue

A plan that puts you in control with a health savings account

Options Blue can be a good fit for individuals and families who are ready to be more engaged in their health decisions. This high-deductible health plan helps keep costs down while a health savings account offers tax advantages. You are in charge of how you spend your health care dollars and Blue Cross gives you the tools to make those decisions.

Aware CareSM

Traditional health care coverage for individuals and families

For employees and their families who like the predictability that a traditional plan offers, Aware Care may be the answer. The plan covers hospital and medical services, annual checkups, immunizations, prescription drugs and more. And with ten deductible options, individuals can choose the one that best meets your budget.

Simply BlueSM

A new, affordable plan that starts to pay right away

Simply Blue is our plan that includes essential coverage for what members really need but doesn't include extra coverage for what you don't. The plan is especially geared toward younger members just starting out who don't need full-family features such as maternity coverage. It's also a great choice for those past their family-rearing years. Simply Blue is an affordable health plan that's easy to understand.

To learn more about these products, call a Blue Cross agent or Blue Cross at (651) 662-8881 or 1-888-460-4019. You can also visit bluecrossmn.com.





**BlueCross BlueShield
of Minnesota**

An independent licensee of the Blue Cross and Blue Shield Association