

Change for the better

SelectAccount® Premium Saver HSA bonus program

An uncommon opportunity to earn a bonus that's no small change.

Lots of change in health care these days?

You bet. Here's one thing for certain, we're going to offer something that you can be sure of — The “Change for the better” SelectAccount Premium Saver HSA bonus program.

\$10 in your pocket for every new group Health Savings Account

We know that setting up health savings accounts (HSAs) takes a lot of time and effort. That's why we're going to reward you for it. You'll be able to earn a \$10 bonus for every new Premium Saver HSA account you bring in between January 1, 2011 – June 30, 2011.*

*Subject to the rules specified in this sheet.

3 ways to earn your “Change for the better” bonus

There's plenty of opportunity out there and you can cash in by:

- Setting up a new group with an HSA plan and accounts
- Adding new HSA accounts with an existing group plan
- Transferring an existing HSA account balance to SelectAccount

SelectAccount®

Why SelectAccount?

- SelectAccount is one of the top ten HSA custodians in the nation
- Premium Saver HSA account pays out the highest interest rate to depositors of any large financial institution
- No account opening fees or transaction fees
- Account holders get a free debit card they can use to conveniently withdraw funds from their account
- Account holders have access to 24/7 online balance, withdrawal and contribution capabilities
- SelectAccount maintains an onsite customer service team educated in medical banking and committed to customer education
- If the member has a HSA-qualified health plan with Blue Cross and Blue Shield of Minnesota or Comprehensive Care Services, Inc., d.b.a. CCStpa, they have access to crossover and point-of-service pharmacy benefits

Take advantage of this outstanding opportunity

This is a first for SelectAccount, so get out there and put some significant change in your pocket. For more information, call the agent service line at (651) 662-2322 or toll free at 1-888-460-4015.

SelectAccount®

Mll Life Inc., d.b.a. SelectAccount

X18104R01 (10/10)

Rules and information

- Effective dates: for new group accounts written from January 1, 2011 – June 30, 2011
- Eligible agents: All Blue Cross and Blue Shield of Minnesota appointed agents
- \$10 bonus paid per new account to SelectAccount. The account can be a new group account, an added account from an existing plan, or a balance transfer to SelectAccount from another HSA.
- \$50 must be contributed to the account by the account holder during the bonus program period for it to qualify. It does not have to be contributed all at once.
- Bonus will be paid in the month following the date in which the new account reaches \$50 contribution total
- The bonus program does not apply to individual HSAs
- All SelectAccount bonus determinations are final. In the event of an error, retroactive payment processing will be limited to the period of July 1, 2011 – September 30, 2011.
- The program rewards agents for business added through their current agency relationship. If there is an agency change, SelectAccount will pay the agency on record at the time of the bonus payout.
- This incentive program includes Blue Cross and Blue Shield of Minnesota group health business. Payment will be made only one time per contract holder. SelectAccount reserves the right to change this bonus program at any time.
- Commission paid to agency with reference to agent. In situations where an eligible agent is employed by the agency, SelectAccount will send the payment to the agency. The agency will determine if any bonus is paid to the agent. Independent agents who are not employed by the Blue Cross agency through when they are appointed will receive their payment directly from SelectAccount.
- This HSA bonus program does not cover HSAs sold under the MN Service Cooperatives pricing agreement

Blue Cross® and Blue Shield® of Minnesota is an independent licensee of the Blue Cross and Blue Shield Association.