



BlueCross BlueShield of Texas



## BlueEdge HCA<sup>SM</sup>

### Employer Funding Can Help You Get the Most From Your Health Care Plan

#### How BlueEdge HCA Works

You can use the funds your employer adds to your Health Care Account (HCA) to help pay for eligible health care expenses that are applied to your yearly deductible.

Continue to use your HCA to pay for eligible expenses until your HCA balance is zero. Then, you will be responsible for paying the rest of the deductible.

The difference between your calendar year deductible and your employer-funded HCA is called the “self-pay corridor.” The self-pay corridor resets every year, and is calculated by taking the full deductible amount minus the HCA funding amount your employer provides.\*

Once you meet your full deductible, PPO benefits begin. When you reach your out-of-pocket maximum, health care services are covered at 100 percent of the allowed amount for the rest of the calendar year.

#### How This Health Plan Could Benefit You

If you enroll in BlueEdge HCA, you will have access to:

- **A health care account (HCA)** — an employer-funded reimbursement account used to pay eligible health care expenses.
- **Wellness and preventive care benefits** — are fully covered, even before your deductible is met, when you choose a provider in your plan's network.
- **Automatic claims payments** — from network providers for covered services. These charges are automatically paid by your HCA or health plan. You don't have to submit a claim.
- **Blue Access for Members<sup>SM</sup>** — check the status of claims, view your Explanation of Benefits statements and review your HCA balance at [bcbstx.com](https://www.bcbstx.com).

# Get the Most From Your Health Care Plan

## BlueEdge combines a PPO plan with an employer-funded HCA for access to:

- Care from one of the largest PPO networks in the country. When you choose a network provider, you can keep your costs down. You can also choose out-of-network providers, but your care may cost more.
- Blue Distinction® Centers for Specialty Care, which are hospitals recognized for their expertise in delivering specialty care.
- Resources to help you with wellbeing, preventive care and chronic conditions.

## Questions?

Call the toll-free number on the back of your Blue Cross and Blue Shield of Texas member ID card or visit **bcbstx.com**.



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\* Refer to your plan documents for eligible benefit details.

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