

# KEEP THE BOTTOM LINE HEALTHY

BlueCross BlueShield of South Carolina is introducing a new platform called AccrueHealth for our consumer health care funding accounts, including health savings accounts (HSAs), health reimbursement arrangements (HRAs) and flexible spending accounts (FSAs).

**We believe the advantages of the AccrueHealth platform are significant:**

- With a strong focus on the consumer experience, this innovative platform streamlines all types of accounts with one website, one debit card, one customer service number and one app. Members can expect easier claim approvals and fewer denials.
- With AccrueHealth, we administer the program internally. This means real-time handling of claims issues and integration with My Health Toolkit®.
- The platform's flexibility will pave the way for the next generation of reimbursement accounts — and programs we will offer in the future, such as financial coaching.
- While these pretax accounts obviously benefit employees, there also are benefits for employers. They include FICA tax savings for lower reported wages, enhanced benefits packages and improved employee satisfaction.

