Rose's herBlueCross v0.51 — Home page

Hi Rose! You have no new mail from Blue Cross Send message to Blue Cross herBlueCross Show mailbox How are you today? How can we help you today? An emergency? How much would this cost me? Go Call 911 right now! Drug, procedure, or medical test Feel real bad? Show my health plan I need a form I need ID cards Call 1-800-622-9524 and Find Dr.: Find doctor talk to a live nurse free on our FirstHelp line **Find doctors** I need a doctor who does this near Not really sure? Try our free online I need a prescription filled near **Find pharmacy** symptom advisor. Want to feel better? How much do I have left to pay? How much do I owe? Find claim # \$1,525.00 Our BluePrint for Health Go Max. medical (in network) Recent medical expenses has many ways to help \$3,500.00 When Max. medical (out of network) Claim Who What/Where My Cost you feel better such as \$475.00 **Deductibles to date:** 12/01/2005 123546789 Rx. Center \$20.00 Rose stopping smoking and \$2,000.00 Deductible maximum: *\$420.00 12/01/2005 123546789 Harry Specialty Ctr. other care support Explain these ? 12/01/2005 Rose Rx. Center *\$23.13 programs 123546789 How is Harry? How much do I have left? 12/01/2005 123546789 **Medical Clinic** *\$100.00 Rose \$14,124.30 12/01/2005 Rx. Center *\$20.00 **Available Medical Balance:** 123546789 Rose Account Balance 12/01/2005 123546789 Rose Dr. Jones *\$20.00 Flexible Spending (FSA) \$0.00 12/01/2005 123546789 Dr. Jones *\$20.00 Rose Health Savings (HSA) **Blue Cross Member Savings** \$13,123.00 Show me more 25% Off Therapeutic Massage or My claim searches: Rose 2006 Rx Go Health Reimbursement (HRA) \$1,001.30 Accupuncture **Total Medical Balance:** \$14,224.30 * - Indicates reimbursed from medical accounts Free one week Health Club trial **Pending Requests:** \$100.00 and lowest membership rates Free shipping and discount prices on Health Care Products How much have I spent? \$1,354.68 So far this year Save time \$43.13 So far this month Sign up for online payments to/from \$567.25 accounts Last month Automatic expense reimbursement reporting

This prototype presents answers to Rose's main questions on arrival. It is incomplete as a website. Missing Major Elements such as primary navigation and help options

Rose's herBlueCross v0.51 — Rose checks her cost of the drug "Placebo"

Hi Rose! You have no new mail from Blue Cross Show mailbox Send message to Blue Cross herBlueCross Medical reimbursement accounts How much would this cost me? Your cost for Placebo™: \$24.00 **Total Available Balance:** \$14,124.30 Account Balance NOTE: This is an estimate for the Placebo Go standard procedure without Flexible Spending (FSA) \$0.00 complications. Actual costs can vary Health Savings (HSA) \$13,123.00 Drug, procedure, or medical test widely depending on circumstances. Health Reimbursement (HRA) \$1,001.30 **Total Medical Balance:** \$14,224.30 Here are cost comparisons for Placebo™ and similar drugs Compare against all similar drugs Pending Requests: \$100.00 NutraSweePil™ Placebo™ Sugapill **AspertameTab™** Drug Name Generic drug **RxSupremo** InflatoPharma Maker **BigPharma** (P) (sp)NSP aT) Dosage 10 mg tablet 10 mg tablet 10 mg capsule 10 mg capsule Non-preferred brand ? Generic drug ? Non-preferred brand **Experimental** Type **Your Cost** \$24.00 \$10.69 \$12.50 \$163.00 ? <u>Buy</u> <u>Buy</u> **Buy** my cost my cost my cost (30 day supply) \$288.00 \$1956.00 \$288.00 \$288.00 **Annual Cost Your Cost Explain** \$16.00 \$7.56 \$8.25 \$127.38 **Buy** <u>Buy</u> <u>Buy</u> my cost (mail order) Warnings None None Allergic reaction for certain sweeteners None Used for General well being General well being General well being General well being Light headaches Light headaches Light headaches Light headaches Slight indigestion Slight indigestion Slight indigestion Slight indigestion Minor diarrhea Minor diarrhea Minor diarrhea Assorted aches & pains Assorted aches & pains Reduce Your cost for Placebo™ (30 day supply) Assorted **Average Retail Price** \$30.00 Non-preferred drug rate -\$6.00 Review treatment options & latest information about: \$24.00 Your cost General well being Light headaches Placebo[™] is a "non-preferred brand" for this type of drug. Slight indigestion There are identical, less expensive drugs from other Minor diarrhea companies. Your plan will pay 20% of the cost of this Assorted aches & pains drug. Your cost will be lower if you choose a preferred brand or generic. Your plan will play 50% of those drugs as well as their lower price.

Rose's herBlueCross v0.51 — Rose checks their cost of Harry's hip replacement

Hi Rose! You have no new mail from Blue Cross herBlueCross Show mailbox Send message to Blue Cross

How much would this cost me?

hip replacement Go

Drug, procedure, or medical test

NOTE: This is an estimate for the standard procedure without complications. Actual costs can vary widely depending on circumstances.

Your cost: \$525.00

My maximums

Max. medical costs \$1,525.00 (in network)

Max. medical costs \$3,500.00 (out of network)

\$475.00 Deductibles to date:

Deductible maximum: \$2,000.00

Explain these ?

How we estimated with your cost:

In Network / Extended Network **Out of Network**

\$10,500.00 Typical cost: \$5,525.00 Member cost: \$4,725.00 Your plan pays: \$525.00 \$4,525.00 **Your Cost:**

Show more details ?

Find these hospitals Compare these hospitals \$15,500.00 \$15,500.00 \$10,975.00

Show more details ?

Find these hospitals Compare these hospitals

My medical reimbursements

\$14,124.30 **Total Available Balance:**

Account	Balance
Flexible Spending (FSA)	\$0.00
Health Savings (HSA)	\$13,123.00
Health Reimbursement (HRA)	\$1,001.30

Total Medical Balance: \$14,224.30 **Pending Requests:** \$100.00

My total medical expenses

\$1,354.68 So far this year

\$43.13 So far this month

Last month \$567.25

More about hip replacement

The procedure:

- What is involved?
- What to expect
- What should I know and ask?
- Before the procedure
- After the procedure
- Alternatives to hip replacement

Billing and paperwork:

- What forms do I need?
- What bills will I get?
- What extra costs are common?
- Show me the costs after the procedure

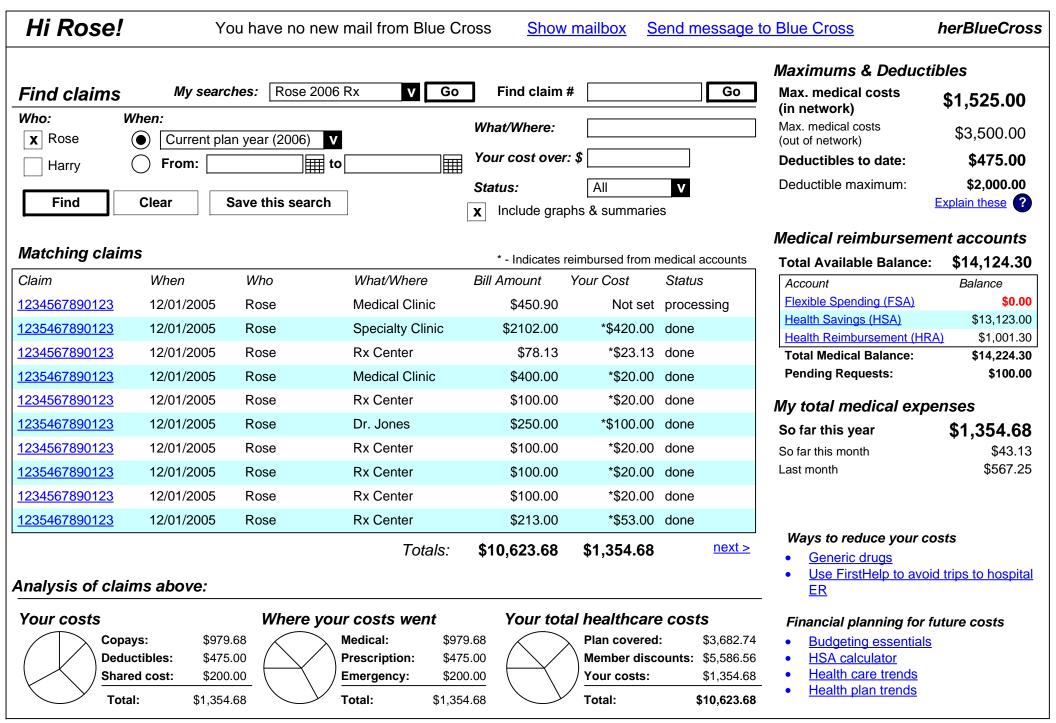
"Your cost" detailed

Room co-pay Specialist co-pay X-ray co-pay Rx co-pays	\$525.00
Specialist co-pay	\$25.00
	\$100.00
Room co-pay	\$100.00
	\$100.00
Surgeon co-pay	\$100.00
Surgery co-pay	\$100.00

This is a wireframe prototype for discussion of features and functionality only.

Fonts, colors, graphics, branding and other presentation elements are not to be considered at this time. Content is for conceptual discussion and review and not final.

Rose's herBlueCross v0.51 — Rose checks recent expenses (herClaims)



Rose's herBlueCross v0.51 — Rose has a real claim issue (herClaimSummary)

Hi Rose! You have no new mail from Blue Cross Show mailbox Send message to Blue Cross herBlueCross

When: 12/12/2005

Summary of Claim #1235467890123

Your cost: \$420.00

(in network) Status: Done

\$1,525.00

Max. medical costs (out of network)

Max. medical costs

\$3,500.00

Deductibles to date:

Maximums & Deductibles

\$475.00

\$2,000.00

3.13

7.25

Deductible maximum:

Explain these ?

\$20.00 Copay:

Who: Rose (01/01/1938)

Deductible: \$200.00

Shared cost (co-insurance): \$200.00

Other deductibles: \$0.00

\$0.00 Other Insurance:

Your Cost: \$420.00

Explain my cost ?



What/Where: Specialty Clinic

How we came up with your cost:

Original cost: \$2102.00

\$1250.00 Member cost:

\$830.00 Your plan paid:

\$420.00 **Your Cost:**

View claim details (EOB)



\$420.00 Your cost

\$420.00 Show account details ?

\$0.00 Unpaid amount

What increased your cost?

FSA money

No referral

[!] We have no record of your doctor referring you to Specialty Clinic.

If you WERE referred by your doctor: Contact his or her office (Your Clinic: 651-555-1212) and have them correct this by submitting a referral to Blue Cross. This can significantly reduce your cost.

If you had this procedure on your own, without your doctor's referral, the plan only covers a reduced portion of the cost. In these situations your cost is reflected in the deductible and shared costs in addition to the standard copay.

Medical reimbursement accounts

Total Available Balance: \$14,124.30

Account	Balance		
Flexible Spending (FSA)	\$0.00		
Health Savings (HSA)	\$13,123.00		
Health Reimbursement (HRA)	\$1,001.30		

Total Medical Balance: \$14,224.30 **Pending Requests:** \$100.00

My total medical expenses

12/12/2005-12/12/2005

\$1,354.68 So far this year

How your cost was reimbursed

FSA money

How we got the FSA amount FSA Payment information:

\$1435.25 Amount available: Processed: 12/12/2005

\$20.00 Requested: For dates:

\$20.00

\$1415.25 FSA balance: Covered: Medical - Deductible

> Paid to you: 12/12/2005

How: Direct deposit

Comments: (none)

Ways to save on this type of claim

- In network clinics
- Alternative treatments

Rose's Issue: PCC missed submitting clinic referral to Blue Cross (Her cost includes coinsurance & deductible) She needs an explanation (then a solution), NOT an EOB!

- 1. We noticed it
- 2. We can tell her "why"
- 3. We can tell her what she can do to correct it (if it's a mistake)
- 4. We show her how to avoid this in the future

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Rose's herBlueCross v0.51 — Rose reviews her accounts (herAccounts)

Hi Rose! You have no new mail from Blue Cross Show mailbox Send message to Blue Cross herBlueCross Maximums & Deductibles My Accounts Total available medical balance: \$14,124.30 Max. medical costs \$1,525.00 (in network) Mv searches: Fall 2005 medical V Go Max. medical costs \$14,124.30 Total Medical Balance: \$3,500.00 (out of network) Pending Requests: \$100.00 Deductibles to date: \$475.00 Total Available Medical Balance: \$14,224.30 Deductible maximum: \$2,000.00 Explain these ? Find this # Go Active Medical Accounts Medical reimbursement accounts End Account Group Name Start Submit by Balance **Total Available Balance:** \$14,124.30 FSA (medical) **ABC Company** 01/01/2006 12/31/2006 03/01/2007 \$0.00 Account Balance Health Savings (HSA) **ABC Company** 01/01/2006 12/31/2006 n/a \$13,123.00 Flexible Spending (FSA) \$0.00 Health Savings (HSA) \$13,123.00 Health Reimbursement (HRA) ABC Company 01/01/2006 12/31/2006 03/01/2007 \$1,001.30 Health Reimbursement (HRA) \$1,001.30 \$14,224.30 **Total Medical Balance:** Other Active Accounts \$100.00 Pending Requests: Account Group Name Start End Submit by Balance My total medical expenses FSA (dependent care) ABC Company 01/01/2006 12/31/2006 03/01/2007 \$3,500.00 \$1,354.68 **Transit Passes** ABC Company 01/01/2006 12/31/2006 03/01/2007 \$125.00 So far this year \$43.13 So far this month Inactive Accounts \$567.25 Last month Search accounts Account Group Name Start End Current plan year (2006) V FSA (medical) 01/01/2005 12/31/2005 ABC Company to From: FSA (dependent care) **ABC Company** 01/01/2005 12/31/2005 Account(s): All medical V **Transit Passes ABC Company** 01/01/2005 12/31/2005 ΑII Status: FSA (medical) 01/01/2005 12/31/2005 **ABC Company** Find Clear Save this search FSA (dependent care) ABC Company 01/01/2005 12/31/2005 **ABC Company Transit Passes** 01/01/2005 12/31/2005 Ways to save time Make your money work for you More tools **Medical Crossover** Set up a Basic Investment Account for your HSA money Account planning **Dental Crossover** 2007 Open Enrollment Tools Direct deposit

Rose's herBlueCross v0.52 — Rose reviews her FSA-medical

Hi Rose	e!	You ha	ve no new mail	from Blue Cross	Show mailbox	Send message to	Blue Cross	herBlueCross
							Maximums & Deducti	bles
My FSA				Curr	ent available b	alance: \$0.00	Max. medical costs (in network)	\$1,525.00
			06 - 12/31/2006)	·	reimbursement: ?	Yes change	Max. medical costs	\$3,500.00
Send claims b	oy: 03/01/20	007			dical/Rx reimbursements tal reimbursements: ?		(out of network) Deductibles to date:	\$475.00
Election ar	nount:	\$2,00	0.00		_		Deductible maximum:	\$2,000.00
Reimburse	ments:	\$2,00	0.00			est Summary submitted: \$5,203.00		Explain these ?
Requests p	ending:	\$	0.00		Paid:	\$2,000.00	Madiaal raimburaama	ant accounts
Available b	palance:	\$	0.00		Pendir	•	Medical reimburseme Total Available Balance:	
					Denied	d: \$3,203.00	Account	\$14,124.30 Balance
Transaci	tions	Reque	ests				Flexible Spending (FSA)	\$0.00
/		/					Health Savings (HSA)	\$13,123.00
			Search from:	to[Find Clear	Health Reimbursement (HRA	
<u>Date</u>	#	Descri	ntion	<u>Contribution</u>	Reimbursement	<u>Balance</u>	Pending Requests:	\$14,224.30 \$100.00
10/12/2006		Direct Deposit	<u>details</u>	CONTINUATION	\$18.85	\$0.00		
10/12/2006		•			\$20.00	\$18.85	My total medical expe	
09/15/2006		Direct Deposit	<u>details</u>		\$100.00	\$38.85	So far this year	\$1,354.68
09/01/2006		Direct Deposit	<u>details</u>		\$20.00	\$138.85	So far this month Last month	\$43.13 \$567.25
09/01/2006		Direct Deposit Direct Deposit	details details		\$120.00	\$158.85	Edot Month	ψοστ.20
08/05/2006		Direct Deposit	details		\$20.00	\$278.85		
07/31/2006		Direct Deposit	details		\$120.00	\$298.85		
07/28/2006		Direct Deposit	details		\$7.15	\$418.85		
07/15/2006		Direct Deposit	details		\$120.00	\$426.00		
07/05/2006		Direct Deposit			\$20.00	\$546.00		
07/03/2006		Employee	<u>aotano</u>	\$100.00	Ψ20.00	\$566.00		
06/25/2006		Direct Deposit	details	ψ.00.00	\$20.00	\$466.00		
35, 25, 2500	, (011	2 00t 2 0p00it	<u></u>		Ψ20.00	ψ100.00		
						<u>next ></u>		

Rose's herBlueCross v0.52 — Rose reviews her FSA-medical

Hi Rose! You have no new mail from Blue Cross Show mailbox Send message to Blue Cross herBlueCross Maximums & Deductibles My FSA Current available balance: \$0.00 Max. medical costs \$1,525.00 (in network) Plan: ABC Company XX123X (01/01/2006 - 12/31/2006) Direct deposit reimbursement: ? Yes | change Max. medical costs \$3,500.00 Automatic medical/Rx reimbursements: (2) Yes | change (out of network) Send claims by: 03/01/2007 Automatic dental reimbursements: (?) Yes | change Deductibles to date: \$475.00 **Election amount:** \$2,000.00 \$2,000.00 Deductible maximum: Request Summary \$2,000.00 Reimbursements: Explain these ? Total submitted: \$5,203.00 Requests pending: \$0.00 Paid: \$2,000.00 Medical reimbursement accounts Pending: \$0.00 Available balance: \$0.00 **Total Available Balance:** \$14,124.30 Denied: \$3,203.00 Account Balance Flexible Spending (FSA) **Transactions** Requests \$0.00 Health Savings (HSA) \$13,123.00 to Clear Search from: Find Health Reimbursement (HRA) \$1,001.30 \$14,224.30 **Total Medical Balance:** Last Process Total Total Medical/Rx Claim date(s) Request Reimbursement for Status Pending Requests: \$100.00 Date Requested Reimbursed n/a Pending 10/12/2006 Rx Center (Co-pay) 10/12/2006 \$18.85 6750805 My total medical expenses 10/05/2006 Medical Clinic (Co-pay) 10/12/2006 \$20.00 6750805 n/a In process \$1,354.68 So far this year Specialty Clinic (C-P, Ded.) \$420.00 \$420.00 Paid 6750805 09/15/2006 12/01/2006-12/02/2006 \$43.13 So far this month \$567.25 Last month 6750805 09/01/2006 Rx Center (Co-pay) 09/01/2006 \$20.00 \$20.00 Paid **6750805** 08/20/2006 Medical Clinic (C-P, Ded) 08/20/2006 \$120.00 \$120.00 Paid Rx Center (Co-pay) \$20.00 \$20.00 Paid 08/05/2006 08/05/2006 07/31/2006 Dr. Jones (C-P, Ded.) 07/31/2006 \$120.00 \$120.00 Paid 6750805 6750805 07/28/2006 Rx Center (Co-pay) 07/28/2006 \$7.15 \$7.15 Paid 6750805 07/15/2006 Dr. Jones (C-P, Ded.) 07/15/2006 \$120.00 \$120.00 Paid \$20.00 Paid 6750805 07/05/2006 Rx Center (Co-pay) 07/05/2006 \$20.00 07/01/2006 Rx Center (Co-pay) 07/01/2006 \$20.00 \$20.00 Paid 6750805 6750805 06/25/2006 Rx Center (Co-pay) 06/25/2006 \$20.00 \$20.00 Paid next page >>

Rose's herBlueCross v0.52 — Rose reviews her FSA-medical

Hi Rose	e <i>!</i>	You ha	ve no new mail fi	om Blue Cross	Show mailbox	Send r	nessage to	Blue Cross	herBlueCross
14 LIC A								Maximums & Deductil	bles
My HSA	1			Current a	vailable baland	ce: \$13	,123.00	Max. medical costs (in network)	\$1,525.00
Plan: ABC Co	ompany XX12	3X (01/01/20	06 - 12/31/2006)	Direct deposit	t reimbursement: ? ution: ?		s <u>change</u> s <u>change</u>	Max. medical costs (out of network)	\$3,500.00
Contribution	ons:	\$20	,000.00		edical/Rx reimbursement	_	s <u>change</u>	Deductibles to date:	\$475.00
Reimburse	ements:	\$6	,876.00	Automatic dei	ntal reimbursements: (?	Yes	s <u>change</u>	Deductible maximum:	\$2,000.00
Requests	pending:	•	\$0.00		Requ	est Summa	ry	<u> </u>	Explain these ?
<u> </u>	HSA baland	e: \$13	,123.00		Total Paid:	submitted:	\$5,203.00 \$2,000.00	Medical reimburseme	nt accounts
					Pendi	ng:	\$0.00	Total Available Balance:	\$14,124.30
					Denie	d:	\$3,203.00	Account	Balance
/ Transac	tions \bigvee	Reque	ests \					Flexible Spending (FSA) Health Savings (HSA)	\$0.00 \$13,123.00
			Search from:	to		Find	Clear	Health Reimbursement (HRA	The state of the s
			_		<u> </u>			Total Medical Balance:	\$14,224.30
<u>Date</u>	#	<u>Descri</u>	<u>otion</u>	Contribution	<u>Reimbursement</u>	<u>Bala</u>	<u>ance</u>	Pending Requests:	\$100.00
10/12/2006	ACH Dir	ect Deposit	<u>details</u>		\$18.85		\$0.00	My total medical expe	nses
10/05/2006	ACH Dir	ect Deposit	<u>details</u>		\$20.00		\$18.85	So far this year	\$1,354.68
09/15/2006	ACH Dir	ect Deposit	<u>details</u>		\$100.00		\$38.85	So far this month	\$43.13
09/01/2006	ACH Dir	ect Deposit	<u>details</u>		\$20.00		\$138.85	Last month	\$567.25
08/20/2006	ACH Dir	ect Deposit	<u>details</u>		\$120.00		\$158.85		
08/05/2006	ACH Dir	ect Deposit	<u>details</u>		\$20.00		\$278.85		
07/31/2006	ACH Dir	ect Deposit	<u>details</u>		\$120.00		\$298.85		
07/28/2006	ACH Dir	ect Deposit	<u>details</u>		\$7.15		\$418.85		
07/15/2006	ACH Dir	ect Deposit	<u>details</u>		\$120.00		\$426.00		
07/05/2006	ACH Dir	ect Deposit	<u>details</u>		\$20.00		\$546.00		
07/01/2006	En	nployee		\$100.00			\$566.00		
06/25/2006	ACH Dir	ect Deposit	<u>details</u>		\$20.00		\$466.00		
							next >		

Rose's herBlueCross v0.52 — Rose reviews her FSA-medical (with investment account)

Hi Rose	e <i>!</i>	You ha	ave no new ma	ail from Blue Cross	Show ma	ailbox Send	message to	Blue Cross	herBlueCross
								Maximums & Deducti	bles
My HSA				Current	available k	palance: \$1	3,123.00	Max. medical costs	\$1,525.00
Plan: ABC Co	mpany XX1	23X (01/01/20	06 - 12/31/2006)	Direct depo	osit reimbursemer	ıt: 🕜 Y	es change	(in network) Max. medical costs	•
Contributi	ons:	\$20	,000.00		ribution: 🕜	_	es <u>change</u>	(out of network)	\$3,500.00
Reimburse	ements:	\$6	,876.00		medical/Rx reimb dental reimbursen		es <u>change</u> es <u>change</u>	Deductibles to date:	\$475.00
Requests	pending:		\$0.00	ratematic		ioniei 😈 .	oo <u>onango</u>	Deductible maximum:	\$2,000.00 Explain these ?
Available l	HSA balar	nce: \$13	,123.00	Investment Account (as		Request Sumn		Medical reimburseme	
Investment	halanaa	Ф Б	5,355.83	Investment balance: Minimum HSA balance:	\$5,354.83 \$2,500.00	Total submitted Paid:	d: \$5,203.00 \$2,000.00	Total Available Balance:	
Total HSA			<u>·</u>	% of future HSA ?		Pending:	\$0.00	Account	\$14,124.30 Balance
Total HSA	balance:	\$10	3,477.83	contributions to invest:	5% <u>change</u>	Denied:	\$3,203.00	Flexible Spending (FSA)	\$0.00
Transac	tions	Reque	ests					Health Savings (HSA)	\$13,123.00
,		7.094						Health Reimbursement (HRA	
			Search from:		to	Find	Clear	Total Account Balance: HSA Investment Balance:	\$19,589.13 \$5,355.83
<u>Date</u>	#	Descri	ption	Contribution	Reimburs	ement Ba	alanc <u>e</u>	Pending Requests:	\$100.00
10/12/2006		Direct Deposit	<u>details</u>				\$0.00	Total madical avean	
10/05/2006		Direct Deposit	details		9	20.00	\$18.85	Total medical expensions So far this year:	
09/15/2006		Direct Deposit	details			00.00	\$38.85	So far this year. So far this month:	\$1,354.68 \$43.13
09/01/2006		Direct Deposit	details			20.00	\$138.85	Last month:	\$567.25
08/20/2006		Direct Deposit	details			20.00	\$158.85		
08/05/2006		Direct Deposit	details		9	20.00	\$278.85		
07/31/2006		Direct Deposit	details		\$1	20.00	\$298.85		
07/28/2006		Direct Deposit	<u>details</u>			\$7.15	\$418.85	NOTE: Integrating investment account information dependent on HOW accounts. Reimbursement summary shassuming that investment account	
07/15/2006	ACH D	Direct Deposit	<u>details</u>		\$1	20.00	\$426.00		
07/05/2006		Direct Deposit				20.00	\$546.00		
07/01/2006		mployee		\$100.			\$566.00	transfers are not automa	tic. If transfers
06/25/2006		Direct Deposit	<u>details</u>			20.00	\$466.00	FROM account are automatic the H available balance should include it	
							next >		

Rose's herBlueCross v0.52 — Rose reviews her health plan(s)

Hi Rose!	You have no new mail from Blue Cross Show mailbox Send message t	o Blue Cross	herBlueCros
Ny Plans	full plan details (SPD)	Maximums & Deduction	
	123X (01/01/2006 - 12/31/2006) Type: Subscriber & spouse	(in network) Max. medical costs (out of network)	\$1,525.00 \$3,500.00
Harry Schwam (01/01/1932) ID: XXX ######## 00 Relationship: Subscriber	Deductibles to date:	\$475.00
Rose Schwam (0	01/01/1938) ID: XXX ######## 00 Relationship: Spouse	Deductible maximum:	\$2,000.00 Explain these ?
Plan dates: (01/0	01/2006-12/31/2006) change contact info	Medical reimburseme	nt accounts
Address: 123 M	• • • •	Total Available Balance: Account	\$14,124.30 Balance
	, MN 55122 E-mail address: rosieschwam44@aol.com	Flexible Spending (FSA)	\$0.0
Primary care pro Primary informat	vider: Medical clinic <u>primary care provider (PCC) history</u> ion: xxxxx <u>find a doctor</u>	Health Savings (HSA) Health Reimbursement (HRA	\$13,123.0 \$1,001.3
	Type mpany (01/01/2006 - 12/31/2006; XXX123X) Subscriber & spouse mpany (01/01/2005 - 12/31/2005; XXX123X) Subscriber & spouse	Total Account Balance: HSA Investment Balance: Pending Requests:	\$19,589.1 \$5,355.8 \$100.0
	mpany (01/01/2005 - 12/31/2005; XXX123X) Subscriber & spouse mpany (01/01/2004 - 12/31/2004; XXX123X) Subscriber & spouse	Total medical expense	es
	<u>Impany (01/01/2004 - 12/31/2004; XXX123X)</u> Subscriber & spouse	So far this year:	\$1,354.6
700.120 700 1.150 00	The state of the s	So far this month: Last month:	\$43.1 \$567.2
eductibles & Maxin	nums]	ψ007.2
	Deductibles & Maximums information goes here		

Rose's herBlueCross v0.52 — Rose reviews her health plan(s)

Hi Rose!	You have no new ma	nil from Blue Cross	Show mailbox	Send message to	o Blue Cross	herBlueCross
Mr. Dione					Maximums & Deduc	ctibles
My Plans				full plan details (SPD)	Max. medical costs (in network)	\$1,525.00
	23X (01/01/2006 - 12/31/2006)	Type: Subscriber & sp	oouse		Max. medical costs (out of network)	\$3,500.00
Covered members: Harry Schwam (01	/01/1932)	ID: XXX ########	00 Relation	ship: Subscriber	Deductibles to date:	\$475.00
		10. 7000 ##########	TCIALIOTT	onip. Gabochbei	Deductible maximum:	\$2,000.00
Rose Schwam (01	/01/1938)	ID: XXX ########	00 Relation	ship: Subscriber		Explain these ?
Maximums & Deductil	bles					

Maximums & Deductibles

Max. medical costs (in network)*

Max. medical costs (out of network)*

\$1,525.00

\$3,500.00

Deductibles to date: \$475.00

Deductible maximum: \$2,000.00

* Excludes Co-pays

Medical reimbursement accounts

Total Available Balance: \$14,124.30

Account	Balarice
Flexible Spending (FSA)	\$0.00
Health Savings (HSA)	\$13,123.00
Health Reimbursement (HRA)	\$1,001.30

Total Account Balance: \$19,589.13
HSA Investment Balance: \$5,355.83

Pending Requests: \$100.00

Total medical expenses

So far this year: \$1,354.68 So far this month: \$43.13

So far this month: \$43.13 Last month: \$567.25