

Easy access. Superior service.
Affordable health care.

Horizon MyWaySM makes FSAs easy for you—and your employees

Offer your employees a tax-advantaged way to save for out-of-pocket medical and dependent care expenses.

How It Works

Elections: At the beginning of each plan year, employees choose how much they'd like to contribute to their FSA. This amount can't be changed, except during open enrollment or in case of a qualifying event. Employers can also contribute to their employees' FSAs.

Contributions: Contributions are withheld pre-tax from each employee paycheck. Any employer contributions are tax deductible.

2018 Contribution Limits

Medical \$2,650 Dependent Care \$5,000

Source: IRS.gov

Employer dictates group-specific limits.

Documentation: To use their FSA funds to pay for medical or dependent care expenses, employees must submit receipts and documentation for review.

Payments: If the expense qualifies, it can be paid directly through the member's account or with their Horizon MyWay Visa[®] Debit Card if they have one.

Who Qualifies

There are no eligibility requirements for setting up an FSA, unless it will be used for dependent care.

Dependent Care

If any employee wants to set up a dependent-care FSA, their dependent must be a qualifying child under 13 years old, or a relative who isn't physically or mentally capable of caring for themselves, who lives with them for more than half the year. Please visit HorizonBlue.com/myway for more details.

Benefits



TAX ADVANTAGES

Employees contribute on a pre-tax basis, which means lower FICA and FUTA costs for employers as well as income and interest tax savings for employees. Any employer contributions are tax deductible.



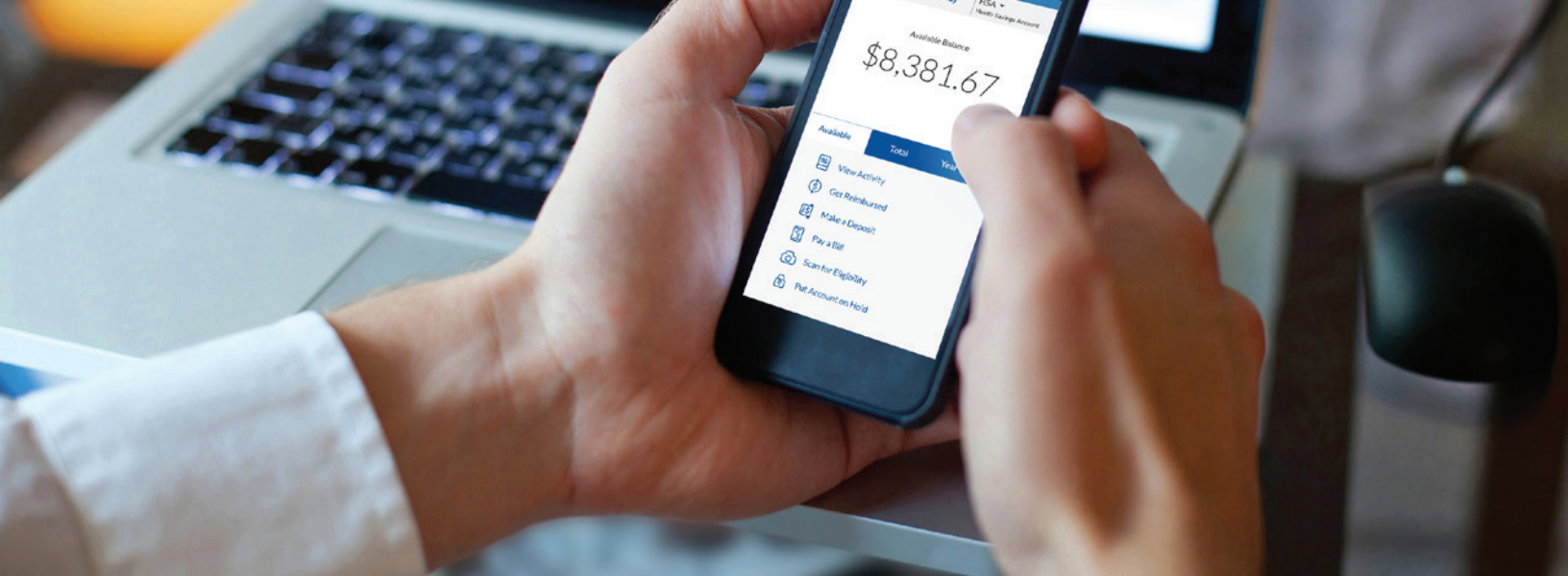
STAYS WITH THE COMPANY

FSA funds can roll over each year, but only at the discretion of the employer. If an employee leaves the company, any unused balance stays with the employer unless COBRA is elected.



SUPPLEMENTS AN HSA

If a member already has an HSA, the employer can add a Limited Purpose FSA at their discretion — which exclusively covers dental and vision expenses or dependent care — to supplement their savings.



User-friendly tools for seamless FSA management, 24/7

When you choose Horizon MyWay as your FSA provider, you and your employees will get:

Friendly Portals – Enjoy a simple user experience when you sign in.

Mobile App – Manage your account from the palm of your hand.

Debit Card – Withdraw funds from your FSA account without any fees.

24/7 Support – Access your account anytime, anywhere.

Training Sessions – Become a pro in your health saving and spending options.

Expert Assistance – Enjoy access to a dedicated team of experts every step of the way.

Together, we'll make sure your administration process is seamless—and that your employees feel empowered when it comes to their health care.



Horizon MyWaySM Mobile App

The Horizon MyWay app offers members a range of tools to manage their health spending and savings accounts. Available January 2019.



Employee Account Features

FSA

Employees can use it to pay their deductibles or copays.	✓
Employees can use the money in the account before it is fully funded.	✓
Employees own the account.	✗
Employers own the account.	✓
Contributions are made pre-tax.	✓
Employees can invest funds toward retirement.	✗
A debit card may be available at the employer's discretion.	✓

The Horizon BCBSNJ Difference

When you partner with Horizon Blue Cross Blue Shield of New Jersey (BCBSNJ), you'll be working with health care experts committed to providing superior, innovative products and programs for you and your employees. Even better, we always put your needs first—and that makes all the difference.

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