

Blue

Blue brings it all together.



**National Consumer Driven Healthcare Summit**

**Washington, DC  
September 27, 2007**



# Blue Healthcare Bank – Agenda

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- BHB Overview and Status
  - Why a Bank - Who We Are
- Plan Participation
- Strategic Partnerships
- Products and Services
- Marketing Materials and Branding

# Strategic Imperatives

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Blue Plans recognize the need to develop a collective asset that will allow Plans to remain competitive in the evolving healthcare market

Position Blue Plans  
with an integrated  
CDHP solution

Create service  
differentiation for  
customers and  
providers

Capture economic  
value in high growth  
markets



# Value Proposition

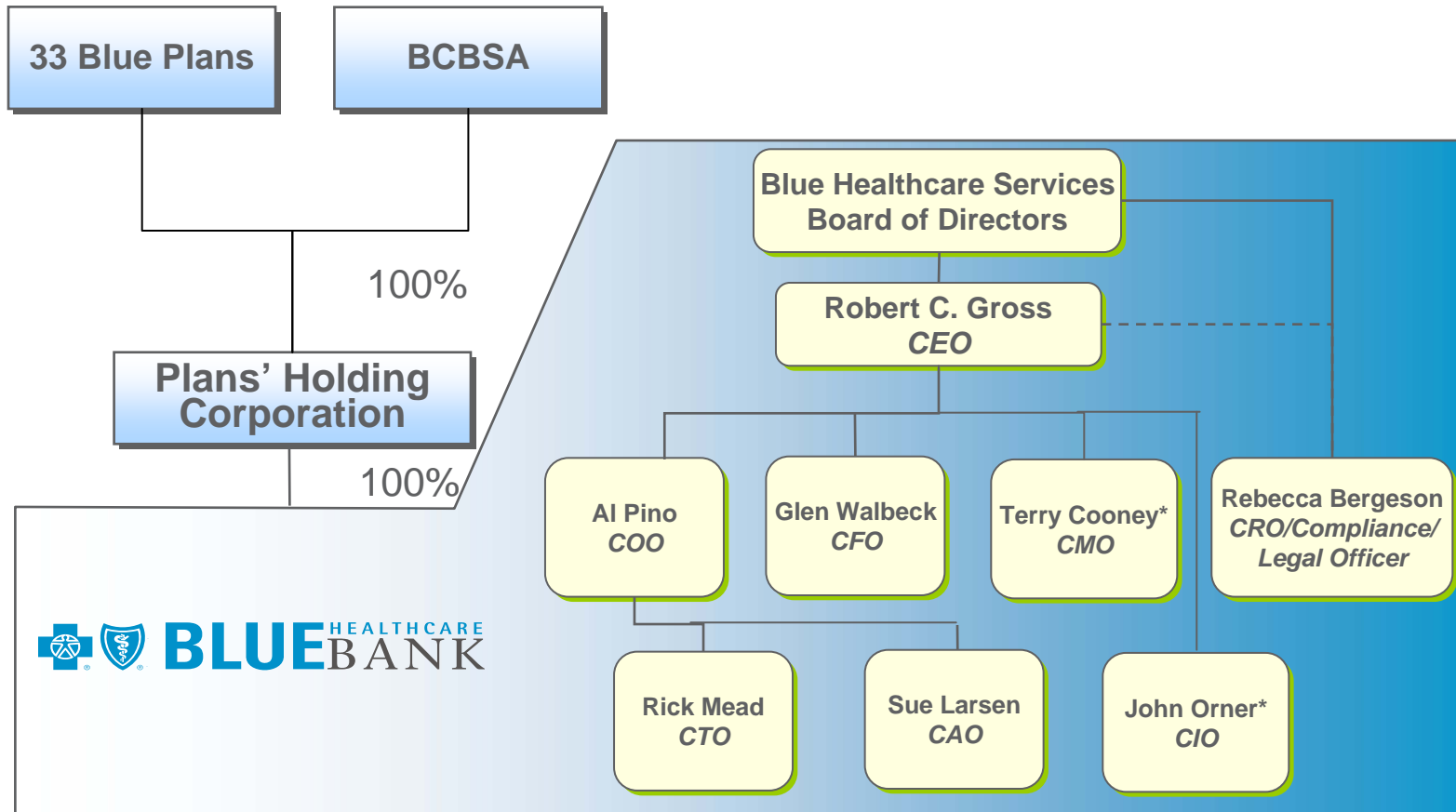
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The expertise and design of BHB will position it as an industry leader, offering:

- Seamless integration
- Modularity
- Differentiated member capabilities
- Competitive pricing and fees
- Economies of scale
- Brand consistency

# Structure and Governance

Blue Healthcare Bank, a BCBS-owned Utah Federal Savings Bank

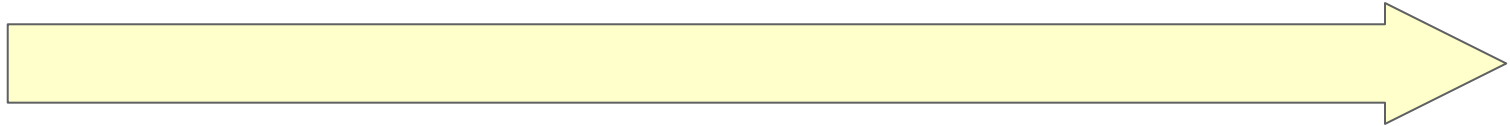


\* Loan Executives

# Bank Status – Plan Participation

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13 Plans will be offering Bank's products for 1/1/08



- Blue Healthcare Bank is engaging 2 Plan Advisory Groups in providing input in shaping the shared asset:
  - Implementation – Plan Advisory Group (I-PAG) advises Bank Team on the day to day issues encountered in the engagement and implementation of Plans with the Bank.
    - 13 Plans
    - Multi-disciplines (CFOs, Operations, Sales, Marketing, etc.)
    - Meeting quarterly
    - 5 subgroups
  - Strategic – Plan Advisory Group (S-PAG) advises Bank Team and Plans Holding Corporation on the mid-term and long-term direction of the Bank
    - Primarily CMEs



# Strategic Partnerships

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Blue Healthcare Bank will integrate best-in-class partners to deliver services

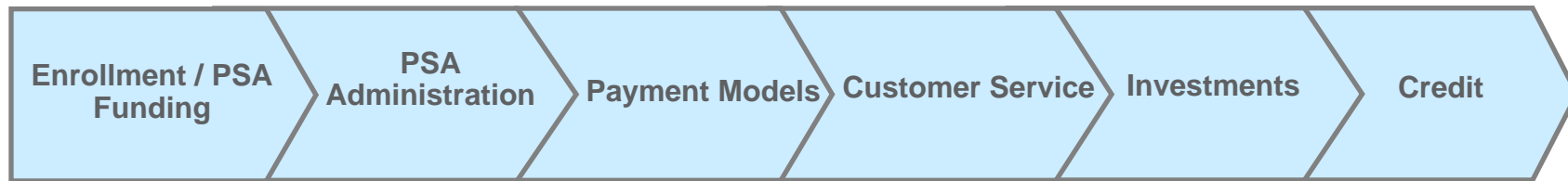
## Outsourced Support:

- Debit card administrator – Visa
  
- Fiserv
  - Banking system processor
  - PSA administrator
  - Card processor
  - Investment processor
  
- Credit \*

\*In Development

# Products and Services

Blue Healthcare Bank offers competitive enrollment, funding, payment and servicing capabilities.



- Pre-enrollment support
- Varying funding mechanisms
- Separate member enrollment
- Group set-up
- Integrated Plan-BHB member enrollment

- PSA data consolidation
- FSA/HRA QME substantiation
- Reporting
- Billing

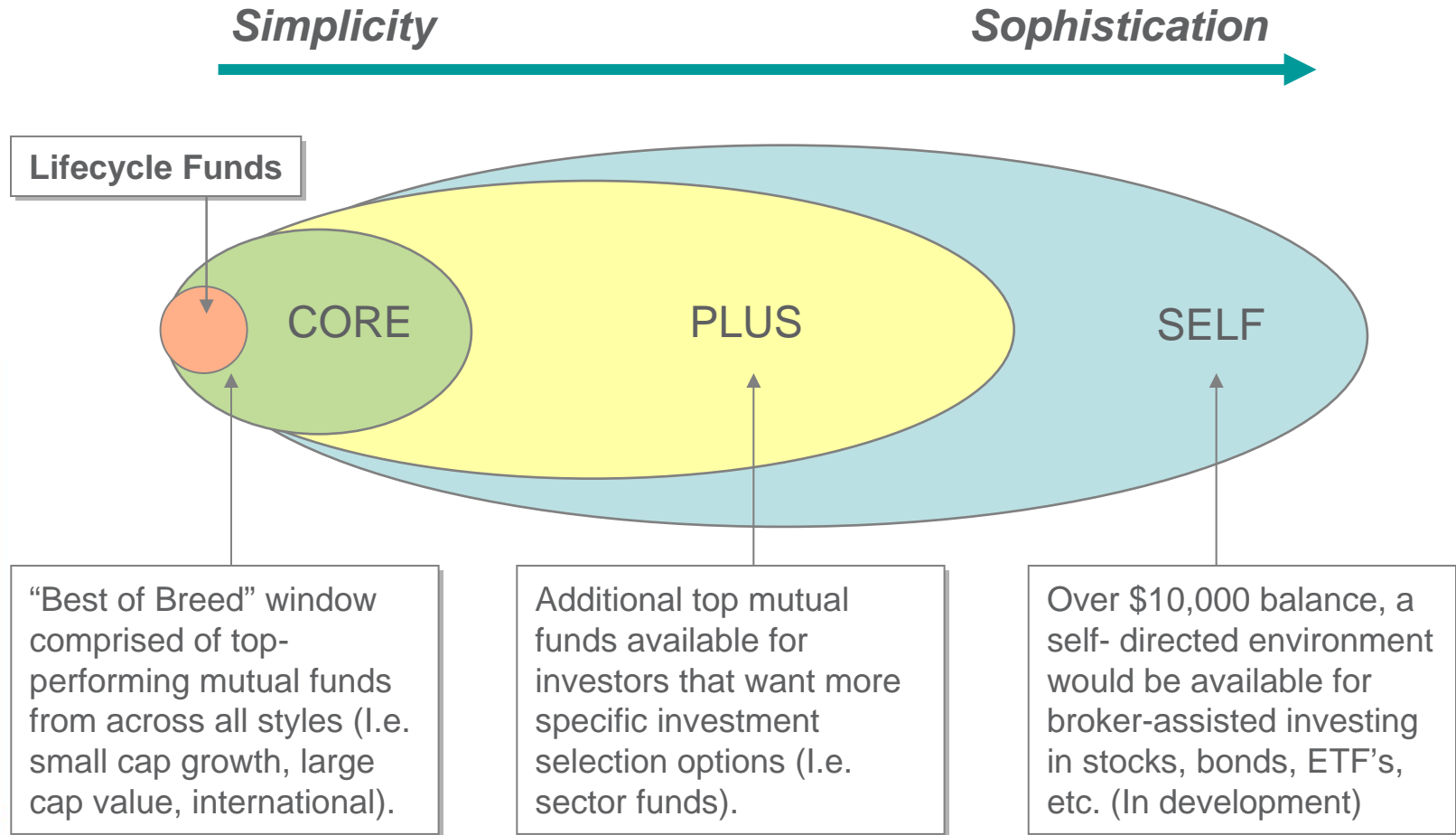
- Multi-purse debit card
- Member self-reimbursement
- Online bill pay
- HSA checks
- Health plan pays provider
- Crossover to member

- BHB-based servicing
- Plan-based servicing

- Higher interest yield options for HSA members

- Overdraft/ Line of credit option for HSA members (In development)

# Retail Investment Concept



# Strong Branding Partnership with Visa

**BlueCross BlueShield of Geography**  
An independent licensee of the Blue Cross and Blue Shield Association

**BLUE HEALTHCARE BANK**

Home | Members | Employers | Agents / Brokers

More Information  
Select a Product

**Account Login**  
User ID   
Password   
  
**Enroll Now**

**Members**  
Blue Healthcare Bank's offerings enable members of participating Blue Cross and Blue Shield companies to more easily manage healthcare-related personal savings accounts and healthcare claims.  
Blue Healthcare Bank offers a variety of services, including:  
[Health Savings Accounts](#)  
[Flexible Spending Accounts](#)  
[Health Reimbursement Arrangements](#)

**Member Toolkit**  
Calculators  
Eligible Expenses  
Glossary  
Forms  
HSA / FSA / HRA Comparison Chart

Health Savings Account (HSA)  
-FAQs  
-Tax Advantages & Resources

Flexible Spending Account (FSA)

Health Reimbursement Arrangement (HRA)

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# Questions