**Email #1 –Getting Started with Your New High Deductible Health Plan** (HDHP)

*Subject: Getting Started with your High Deductible Health Plan (HDHP)*

*Copy:*

If you’ve never had a high deductible health plan (HDHP) it can take time to get used to how it works. We want to help you feel confident when using your Excellus BlueCross BlueShield health plan and have assembled information to help get you started.

* **HDHP Basics**  
  As a first step, watching this [quick video](https://www.youtube.com/watch?v=OEfXuIKDLSo&feature=youtu.be) will help you to learn about the basics of how your HDHP works.
* **Free Preventive Care**You can take advantage of free preventive care that is fully covered including many immunizations and screenings such as: annual routine checkups (including well child exams), immunizations, and screenings such as annual mammograms, colorectal cancer, cholesterol, diabetes (type 2) screen and more.
* **Health Savings Account**

A Health Savings Account (HSA) is a tax-free account that you can use to cover qualified medical expenses. If you do not have an HSA account through your employer, your bank or financial planner can help you find options that may be available to you.

Also, when you register and/or login at [ExcellusBCBS.com/login](https://www.ExcellusBCBS.com/login) or are using the [ExcellusBCBS mobile app](http://www.excellusbcbs.com/app) you have quick access to track your deductible, out-of-pocket maximum, and a summary of your benefits and coverage.

I hope you find this information helpful. Please let me know if you have any questions.

**Email #2 – HDHP – Budget and Manage Expenses**

*Subject:* Easy Ways to Manage Your High Deductible Health Plan (HDHP)

*Copy:*

As a High Deductible Health Plan (HDHP) member, Excellus BlueCross BlueShield has some tips and tools to help you manage your medical costs, deductible – and more!

An ExcellusBCBS.com online account can help you get the most out of your HDHP. If you haven’t already done so, now is the perfect time to register for an online account.

**Register. Login. Create an Online Account**

[Take a tour](https://www.youtube.com/watch?v=ZkY5qsh1L4s) or visit [ExcellusBCBS.com/login](https://www.ExcellusBCBS.com/login) to get started.

After you sign up, you’ll be able to:

* Track your deductible and out-of-pocket spending
* View claims details
* Find a Doctor who participates with your plan
* Estimate medical costs to budget for care\*
* View or order Member Cards
* Access forms, statements and documents

When paired with a health spending account, your Excellus BCBS online account can be very helpful to budget and manage your healthcare expenses. You can also use your online account to access the Excellus BCBS mobile app, so all your account balances are right at your fingertips.

It’s easy. All it takes is an email address and your member ID card. The [Quick Start Guide](file:///\\W2Rshr02\Data\Marketing\Communications\~Digital%20Adoption\HDHP\Toolkit%20Future\ExcellusBCBS.com\login) and [How-to Video](https://www.youtube.com/watch?v=ZkY5qsh1L4s) are helpful, but if you have any questions, let me know.

\*Network coverage may vary based on your plan. Estimate Medical Costs tool may not be available to all plans.

**Email #3 – HDHP - Find a Doctor / Estimate Medical Costs**

*Subject:*

Know before you go – estimate medical costs with our new tool

**Find doctors. Compare costs. Connect with confidence.**

Now you can find everything you need to better manage expenses and connect with care in one place. Our-new-and improved online search tool makes it easy to view medical cost estimates before you see a bill and find doctors in your neighborhood and across the country.

Plus, when you log in to your online member account, your search results are personalized to your plan, year-to-date spending, and deductible.

Use this convenient member tool to:

* **Estimate Medical Costs**

Easily look up estimated medical costs across more than 1,600 treatment categories and 400+ procedures. All factoring in your up-to-date spending and deductible when you’re logged in.

* **Find Providers**

Quickly find doctors, dentists, hospitals, and urgent care centers in our local and national networks. Advanced filters let you refine results to exactly what you’re looking for.

These are a few ways Excellus BCBS tools can help you make the most of your health plan. [Take a Tour](https://youtu.be/Jhi1l2mKp4c), [Estimate Medical Costs](https://excellusbcbs.com/find-a-doctor/estimate-medical-costs) or [Find a Doctor](https://www.excellusbcbs.com/find-a-doctor/provider) now!

Let me know if you have any questions.

Network coverage may vary based on your plan. Estimate Medical Costs tool may not be available to all plans.

**Email #4 – HDHP - Your Health Savings Account Contribution**   
(customizable employer template)

*This email is to serve as a template and/or guide. Please feel free customize contribution amounts and/or deposit frequency to match the specifics of your contribution plan.*

Subject: Health Savings Account – Funds Deposited

Copy:

To help offset costs associated with your Excellus BlueCross BlueShield high deductible health plan (HDHP) and make managing your plan easier, the company deposits money each quarter into your Health Savings Account (HSA). We want you to feel confident getting the care you need.

The most recent quarterly contribution has been deposited into your HSA account. Here’s what you need to know about it.

* **Employer contribution was made:** *XX/XX/XXXX*
* **Deposited Amount:** Single Policy $ *XXX /*Family Policy $ *XXX*   
    
  Note: These contributions are in addition to any of your own employee contributions.

Please take a moment to login to your Health Savings Account to verify money was deposited into your account.

* **HSA contributions are tax-free** and can be used to pay for [qualified medical expenses](https://tax.thomsonreuters.com/site/hcet-ebia/ebs) even if you leave the plan.
* **The money is yours – year after year.** Unused HSA dollars roll over from year to year, so you don’t have to worry about losing it. You may be able to use funds for some premium payments at a later date (ex. COBRA, long-term care insurance, or Medicare premiums).
* **HSA fund interest is tax-deferred** and is not considered taxable income if you use it for [qualified medical expenses.](https://tax.thomsonreuters.com/site/hcet-ebia/ebs)

Please let us know if you have any questions.

P.S., Consider logging into the [Excellus BCBS website](https://www.excellusbcbs.com/login) or [Excellus BCBS mobile app](http://www.ExcellusBCBS.com/app) for tools to help you manage your high deductible health plan.

**Email #5 – HDHP - High Deductible Health Plan Tools You Can Use**

Subject: Managing Your HDHP - Tips & Tricks

Copy:

Now that we’re a few weeks into the new year, it’s a good time to share our **top tips** for [managing your High Deductible Health Plan (HDHP)](https://www.excellusbcbs.com/how-it-works/hdhp), including help managing your medical costs, deductible – and more!

1. **Make sure you have an online account**

An [Excellus BCBS online account](https://member.excellusbcbs.com/login?p_p_state=normal&p_p_mode=view&refererPlid=252754&saveLastPath=false&_com_liferay_login_web_portlet_LoginPortlet_mvcRenderCommandName=%2Flogin%2Flogin&p_p_id=CustomLoginPortlet&p_p_lifecycle=0&_CustomLoginPortlet_redirect=%2F) is especially important for these types of health plans.   
  
[Take a Tour](https://www.youtube.com/watch?v=ZkY5qsh1L4s) or [Login](https://member.excellusbcbs.com/login?p_p_state=normal&p_p_mode=view&refererPlid=252754&saveLastPath=false&_com_liferay_login_web_portlet_LoginPortlet_mvcRenderCommandName=%2Flogin%2Flogin&p_p_id=CustomLoginPortlet&p_p_lifecycle=0&_CustomLoginPortlet_redirect=%2F) to view all the resources available to you.

* Simple views of out-of-pocket spending and remaining deductible
* Locate in-network providers with Find a Doctor and know they participate with your plan
* Estimate medical costs for treatments and procedures
* Claims detail and health statements are just a click away

1. **Download the app**Excellus BCBS makes it easier to manage your plan with the [Excellus BCBS mobile app](https://www.excellusbcbs.com/mobile-app). Access members cards, claims, coverage and more.

1. **Schedule your preventive services and checkups**Preventive services are covered in full even if you haven’t met your plan’s deductible. [Login to your account](https://member.excellusbcbs.com/login?p_p_state=normal&p_p_mode=view&refererPlid=252754&saveLastPath=false&_com_liferay_login_web_portlet_LoginPortlet_mvcRenderCommandName=%2Flogin%2Flogin&p_p_id=CustomLoginPortlet&p_p_lifecycle=0&_CustomLoginPortlet_redirect=%2F) see the preventive care services your plan includes.

[Go to the Excellus BCBS website](https://www.excellusbcbs.com/how-it-works/hdhp) for more tips on using your health plan.

**Email #6 – HDHP - High Deductible Health Plan Ways to Save**

Subject: Managing Your High Deductible Plan – Ways to Save

Copy:

One of the ways to get the most out of your High Deductible Health Plan (HDHP) is being thoughtful about costs. In addition to leveraging pre-tax dollars in a health savings account, you may be surprised to learn about other ways you can save money.

**Preventive Care**

* You may already know, but if you didn’t, you can take advantage of free preventive care that is fully covered, including many immunizations and screenings (e.g. annual routine checkups, well child exams, mammograms, diabetes type 2 screening, and more).

**Put network discounts to work**

* Did you know Excellus BlueCross BlueShield negotiates discounts with local doctors, specialists, and preferred providers to help you save on services? Ask your provider if they participate with your plan.

**Compare and budget for costs**

* Your doctor’s mission is to keep you healthy. They may be able to recommend lower-cost alternative procedures or payment plans that could work with your budget.
* Excellus BCBS has an Estimate Medical Costs tool that can help you plan, compare costs and budget for care. This can help to inform you and help you with dialogues with your care provider. [Take a Tour](https://youtu.be/Jhi1l2mKp4c)
* We don’t recommend putting off healthcare that is necessary, but it may be helpful to keep track of your spending against your annual deductible and to consider any cost benefit based on timing of a visit or procedure. You may choose to schedule covered elective procedures after your deductible is met as it may mean less out of pocket cost.

**Ask if generics could be right for you**

* Generic medications often work the same way as their name brand alternative, but for less money. Ask your doctor if there's a generic or if they have any samples or coupons, they can give you. Your pharmacist might also have a recommendation.

We hope you find these tips useful.