



Over three million Americans
have switched to Health Savings Account
based health coverage!



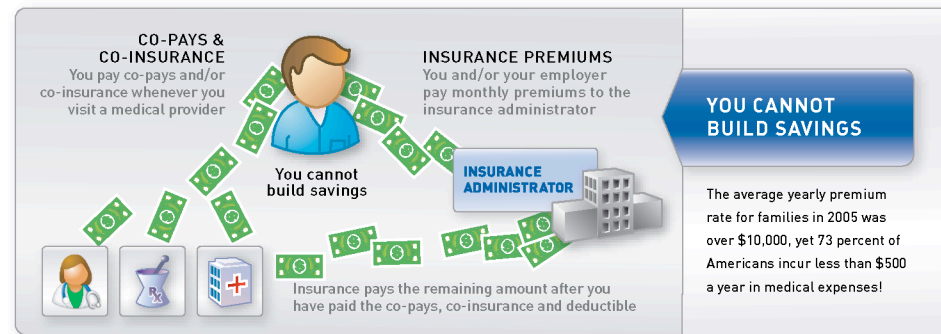
HEALTH SAVINGS ACCOUNTS

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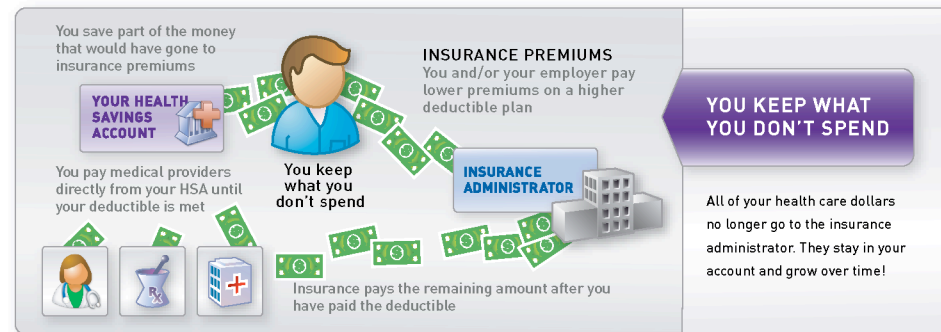
HEALTH SAVINGS ACCOUNTS

With HSA plans, you can still receive the same great care you would with a traditional plan while building equity through a tax-advantaged savings account. Below you may see the differences between a Traditional Health Plan and an HSA-based Health Plan.

HOW A TRADITIONAL HEALTH PLAN WORKS



HOW AN HSA-BASED HEALTH PLAN WORKS



WHY HEALTHEQUITY?

HealthEquity Health Savings Accounts (HSAs) are like none other on the market. While our competitors offer simple bank accounts, we provide the extra tools, services, and information required to successfully save money in your HSA. Each HealthEquity HSA comes with consumer-empowering healthcare cost and research tools that to assist you in making your healthcare decisions.



HSA ACCOUNT ADMINISTRATION

- FDIC Insured Account
- HSA Visa® Card
- Flexible Payments & Contributions
- Tax Reporting
- Optional Credit Line
- Investment Options



HEALTH AND EQUITY ADVISORS

- 24-hour a Day Client Service
- Training Session: How to Save
- Bill Review and Negotiation
- Credit Line Setup
- Online Tools Assistance
- 24-hour Nurse Line (with most plans)



PERSONAL ONLINE HSA DESKTOP

- Interactive Diagnostic System
- Medical Library
- Health Risk Assessment Tests
- Preventive Care Information
- Rx Comparison Research
- Treatment Cost Estimator
- Hospital Quality and Cost Ratings

REAL LIFE EXAMPLE



Matt had a health plan with \$10 co-pays, a \$500 deductible, and 80/20 coinsurance up to an additional \$2,000 out of his pocket. If he was hospitalized, he would have had to pay the first \$500, then an additional 20 percent of the bill until he would have paid another \$2,000. The cost of this plan was \$800/month. Matt's employer paid \$500 and Matt paid \$300. This year Matt's employer offers an HSA based plan that pays for all his medical expenses after the first \$5,000 (the deductible). The new HSA plan costs \$500/month, all of which is paid by the employer. Matt took the \$300/month he was paying for his old plan and placed it into a HealthEquity HSA – giving him \$3,600 a year to pay for medical expenses. Over the course of the year, Matt and his family had \$2,500 in medical expenses. These expenses were paid from Matt's HSA. At the end of the year, Matt had \$1,100 in his HSA – all of which he kept!

I AM HEALTHY

Jennifer switches to an HSA plan and has modest medical expenses in the first five years. She saves \$3,000 a year. At the end of five years, she has \$15,000 (plus interest) in her HSA.

In year six, Jennifer has an unexpected surgery costing her \$25,000. Jennifer pays the first \$5,000 (the deductible) with money from the HSA and her insurance pays the rest.

At the end of year six, she has \$10,000 in her HSA plus the deposits were made into the HSA that year (plus interest).

I HAVE A MEDICAL CONDITION

In his old plan, Mark spent \$1,000 a year on co-pays (\$600 for prescriptions and \$400 for other co-pays).

Last year, he switched to an HSA plan with a \$2,500 deductible, saving him and his employer \$1,500 in premiums. Mark and his employer deposited the \$1,500 savings in Mark's HSA. In addition, Mark chose to deposit in his HSA the same amount he used to spend on co-pays (\$1,000). Therefore, last year he and his employer deposited a total of \$2,500 in his HSA.

His total cost of drugs and medical services was \$5,000 for the year (his HSA plan does not have co-pays). He paid the first \$2,500 (the deductible) from his HSA. Insurance paid the rest. At the end of the year, his balance was zero, but he did not have any additional costs (and he saves taxes on an extra \$1,000).

WHAT IF I AM HOSPITALIZED?

It came as a big surprise, but Pattie needed a \$25,000 surgery last year. Her old plan required her to pay the first \$500 (the deductible) and then required her to pay 20 percent up to an additional \$2,000. Pattie had to come up with \$2,500 out-of-pocket to pay the hospital, and she had another \$500 in co-pays for drugs and physical therapy throughout the year.

This year she switched to an HSA, saving her and her employer \$3,600 in premiums. The savings were deposited into Pattie's HSA. Pattie is now responsible for the first \$5,000 (the deductible). Should anyone in her family require hospitalization this year, they have \$3,600 available in Pattie's HSA. Worst case scenario, Pattie will have to come up with an additional \$1,400 to meet the \$5,000 deductible. Still, she would have saved \$1,600 more than last year and had a tax savings on the total \$5,000.