

Health Savings Account Options



 **UnitedHealthcare**[®]
A UnitedHealth Group Company

Golden Rule[®]
A UnitedHealthcare Company



**Health Savings Account MasterCard[®]
Prepaid Debit Card**

About Your HSA

We have chosen **Exante Bank**, a leading administrator of Health Savings Accounts, as our financial institution. Your HSA funds are deposited in a custodial account at Exante Bank. Exante Bank, member FDIC, will service your account and will send information directly to you about your HSA.

You will receive your new Health Savings Account CardSM and a PIN mailer in separate mailings. Once you activate your card, you can use it at:

- Any point-of-service location (such as a doctor's office or pharmacy) that accepts MasterCard[®] debit cards
- Any ATM displaying the MasterCard brand mark (\$1.50 per transaction. In addition to Exante's fee, the bank/ATM you use to withdraw funds will charge you their own fee (variable by bank) for the transaction)

You can also access your HSA funds through:

- On-line bill payment at *ExanteBankHSA.com* -- limit one transaction per business day
- Checks, if you choose to purchase them

HSA Deposits are set up on the same payment plan as premiums for Golden Rule health insurance coverage. Lump-sum deposits are also accepted by Exante Bank; however, you must continue to deposit the \$25 monthly minimum with your premium payment. Exante Bank will provide on-line monthly statements detailing your account balance and activity. If you prefer to have statements mailed to your home, simply notify Exante Bank. You can opt-out of electronic statements at *ExanteBankHSA.com*, call customer service to do so, or send your request to P.O. Box 271629, Salt Lake City, UT 84127-1629.

If you prefer, you can purchase the qualified health insurance coverage from Golden Rule and set up your savings account with another qualified custodian.

Account Information by Phone or On-line

With an Exante Bank HSA, your account information is available, day or night, through:

- Toll-free customer service -- representatives are available to assist you Monday through Friday, 9:00 a.m. to 7:00 p.m. Eastern time, at 1-866-234-8913
- Interactive voice response for self service, 24/7
- *ExanteBankHSA.com*

You can:

- Make lump-sum contributions to your HSA
- Pay bills on-line
- Check current balance
- See how much interest has been paid
- Transfer funds
- Check last five (5) account transactions (deposits and/or withdrawals)
- Activate the Health Savings Account Card
- Report the card lost or stolen
- Set or reset password
- View frequently asked questions
- View monthly statements



Health Savings Accounts (HSAs) -- Summary of the Law

Eligibility -- Those covered under a qualified high deductible health plan, and not covered by other health insurance (except for vision or dental coverage) or enrolled in Medicare, and who may not be claimed as a dependent on another person's tax return

HSA Contributions -- 100% tax-deductible from gross income

Qualified Medical Withdrawals -- Tax-free

Interest Earned -- Tax-deferred; if used for qualified medical expenses, tax-free

Non-medical Withdrawals -- Income tax +10% penalty tax (under age 65); income tax only (for age 65 and over)

Death, Disability -- Income tax only -- no penalty

Deductible and out-of-pocket maximums may be adjusted annually based on changes in the Consumer Price Index. This is only a brief summary of the applicable federal law. Consult your tax advisor for more details of the law.

Deductibles and Monthly Health Savings Account (HSA) Deposit Options

	Singles					Families				
Deductible	\$1,050	\$1,800	\$2,700	\$3,500*	\$5,000*	\$2,100	\$3,650	\$5,450	\$7,500*	\$10,000*
Plan out-of-pocket maximum	Equal to the deductible									
Maximum monthly deposit (tax-deductible limit)**	\$87.50	\$150.00	\$225.00	\$225.00	\$225.00	\$175.00	\$304.16	\$454.16	\$454.16	\$454.16

* Deductibles not available in Connecticut and Delaware.

** Those individuals aged 55 and over may contribute an additional \$700 for tax year 2006.

HSA Management by Exante Bank

Current Interest Credited	Access to Funds	One-Time Set-Up Fee	Monthly Maintenance	Minimum Monthly Deposit
5%*	Health Savings Account Card	\$10	\$3	\$25

Exante Bank is an FDIC insured institution, and is responsible for the money in your Health Savings Account.

You will receive a Health Savings Account Card from Exante Bank shortly after your qualified medical coverage becomes effective. **HSA Withdrawals** can

be made by simply using your Health Savings Account Card at any point-of-service location (such as a doctor's office or pharmacy) that accepts MasterCard® debit cards.

If you prefer, you can purchase the qualified health insurance coverage from Golden Rule and set up your savings account with another qualified custodian.

*As of 7/1/06, subject to change.

Optional Benefit from Golden Rule: HSA Hospital Indemnity Rider

The optional HSA Hospital Indemnity Rider is designed to help protect against major hospitalization expenses during the early months of coverage while cash accumulates in your savings account.

The HSA Hospital Indemnity Rider provides a lump-sum cash benefit on the third day of hospital confinement. This money can be used to help pay your deductible or for any other purpose.

The cash benefit amount depends on your deductible amount and decreases over time (see table).

The optional rider pays once, regardless of the number of hospitalizations, and there are no benefits under this rider if the hospitalization would not have been covered by the medical coverage. In addition, you only pay the premium amount once.

Hospital Indemnity Rider Cash Benefit		
Month	Single Benefit	Family Benefit
1	\$1,500	\$3,200
2	\$1,400	\$2,950
3	\$1,250	\$2,700
4	\$1,150	\$2,450
5	\$1,050	\$2,225
6	\$950	\$2,000
7	\$850	\$1,775
8	\$750	\$1,550
9	\$675	\$1,325
10	\$600	\$1,125
11	\$525	\$925
12	\$450	\$725
13	\$400	\$550
14	\$350	\$400
15	\$300	\$250
16	-\$0-	-\$0-
One-Time Premium Amount For This Option	\$40	\$150

Note: HSA Hospital Indemnity Rider is not available for plans with \$1,050 or \$2,100 deductibles.

Policy form numbers: C-006.3, C-006.4, GRI-PA-20, -21, -20.1-06, -21.1-06, -22.1-10, -23.1-10, GRI-H-5.7, and state variations.

