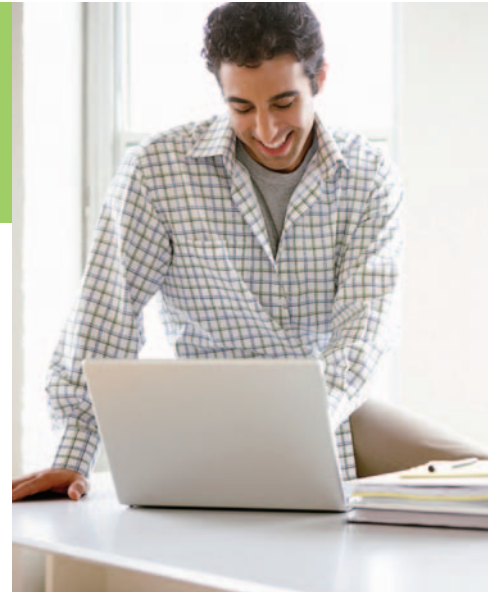


HumanaOne Health Savings Accounts

**Simplify your health insurance
 and save more money, tax-free!**

Health Savings Accounts (HSAs) combine the affordability and simplicity of a qualified High Deductible Health Plan with the tax advantages and financial control of a savings account specifically used for health expenses. The combination results in savings through lower health care premiums and a reduction in taxable income.



The advantages of an HSA are numerous. Contributions are tax-free, grow tax-deferred and earn interest so when you use funds for qualified medical expenses, you will not have to pay taxes. Also, if the money you have saved isn't spent the year you contribute to your HSA, you don't lose it. Your account keeps accumulating year after year, earning interest and providing a cushion for the future. So your money is there if and when you need it.

About HumanaOne Health Savings Accounts

Because we are always looking for ways to simplify things for our members, HumanaOne has joined forces with Chase¹ to provide you with convenient access to an HSA with a wide range of options that might be right for you. You can open an HSA with Chase during the time of your health plan application, or any time after you receive your policy and receive a total solution of protection, savings and health expense management from a single source. Alternatively, you can open an HSA with another financial institution of your choice.

For even more peace of mind, please be assured that even if you cancel your HumanaOne High Deductible Health Plan, you can take your HSA with you wherever you go. The funds in your HSA are yours and can be used even if you are no longer eligible to make contributions to the account.

Opening an Account

At time of application, you will be asked to provide Chase with your annual contribution amount, any catch-up contribution amount for the current year and your bank account information. Once your HSA has been opened, Chase can help you transfer the amount you specify into your HSA from your current bank account by setting up an automatic monthly funds transfer at your request. You will also receive up to two HumanaAccess debit cards.

Paying Your Medical Expenses From your HSA

The HumanaAccess HSA card is a debit card issued by Chase that can be used in a number of ways:

- You can use your HSA debit card at the check-out counter at pharmacies or other locations where you purchase medications or other qualified health products.
- You can withdraw cash from an ATM to reimburse yourself for qualified medical expenses that you paid for with non-HSA funds.
- In participating locations, you can enter your card number on the payment stub of a medical bill from a doctor or a lab you receive in the mail. Funds are deducted from your HSA after you return it to your provider and they process your payment.

Managing the Account

You can monitor and manage your HSA funds the same way you can view and manage your health care expenses — directly from your MyHumana personal web page. If you discontinue your HumanaOne health plan, you can access your HSA account directly from Chase’s website. You also have the option of receiving monthly paper statements. And if you open an optional HSA Investment Account, you will receive prompt trade confirmations for each mutual fund trade you make.

The Amount You Can Save

Every year you can contribute up to the amount of your health plan deductible to your HSA (see the account application for further details). For example, if your high deductible health plan has a \$1500 deductible, you are eligible to contribute up to \$1500 in your HSA that year. If you are age 55 or older, you may also be eligible for additional “catch up contributions”. Your contributions are deposited into an FDIC-insured, interest-bearing cash account, and when your account reaches a balance of \$2000, you have the option of investing in one or more mutual funds². These mutual funds have the potential to help your HSA balances to grow over time, but mutual funds are not FDIC-insured and can also decline in value.

About Chase

JPMorgan Chase Bank, N.A., the HSA administrator, will be the custodian of your HSA funds. Chase is one of the nation’s most recognized consumer credit and banking companies with 2,300 branches in 17 states and 87 million credit card holders. For more than a century, clients worldwide have placed their trust in Chase for investment and banking needs. Chase is a leader in consumer-driven health care and HSAs, maintaining relationships with leading health plans and benefit administrators.

¹ JPMorgan Chase Bank, N.A., Member FDIC

² Investment services are offered through a broker-dealer affiliate of Chase. The HSA Investment Service is available only to individuals (including U.S. citizens and U.S. resident aliens) residing in the U.S.

No Hidden Fees with a HumanaOne Health Savings Account.



One-time account activation fee (includes two HSA debit cards).....	\$20.00
Monthly maintenance fee	\$3.00
Debit card purchases at merchant locations.....	(No Charge)
ATM withdrawals.....	\$1.10
ATM balance inquiries.....	\$0.75
ATM withdrawal denials.....	\$0.75
Optional Paper Statement (per Statement)	\$0.85
ACH Debit Return (Overdraft)	\$15.00
Change in monthly contribution	\$5.00
One-time additional contribution	\$5.00
Accounting closing by check	\$10.00
Card replacement	\$12.00

Optional Investment Account

Monthly administration fee	\$2.50
Trades executed via the web	(No Charge)
Trades handled by a registered representative.....	\$10.00

