



Loyola Marymount University 2016 HealthSave Plan & HSA Overview

Presented by Aon Hewitt, Anthem Blue Cross, & Bank of America



Agenda

Background

Anthem

- HealthSave Plan Overview
- Tips & Resources

Aon Hewitt

- Metlife Hospital Indemnity Benefit
- HealthSave Plan & HSA Cost Overview

Bank of America

- HSA Overview
- Online & Mobile Resources

Q&A



Background

- In 2015 and in 2016 faculty and staff have a choice of four medical plans:
 - An HMO provided by Kaiser
 - An HMO, PPO and a high deductible health plan, the HealthSave Plan, provided by Anthem
- The HealthSave plan is a PPO plan featuring specified benefit levels in order to qualify to offer a Health Savings Account (HSA)
- The IRS determines the required benefit levels as well as setting limits on contributions to the HSA accounts and sets the rules for use of the funds deposited into an HSA
- The HMO and PPO plans had incremental benefit changes for 2016
- Significant enhancements were made to the HealthSave Plan
 - LMU will fund an HSA account in the amount of \$500 for single and \$2,000 for family level enrollment
 - The HSA accounts will be maintained at Bank of America
 - A hospital indemnity benefit was added that will pay \$1,250 per admission to the hospital
 - A hospital confinement benefit for accidents or sickness of \$50 per day hospitalized and
 - An inpatient rehabilitation benefit for accidents of \$100 per day
 - MetLife is providing the indemnity, confinement and rehabilitation benefits
 - There is a pre-existing condition exclusion for any medical condition requiring hospitalization, including pregnancy, if known within three months prior to the implementation date and no benefits will be paid in the subsequent 12 months

HealthSave Plan

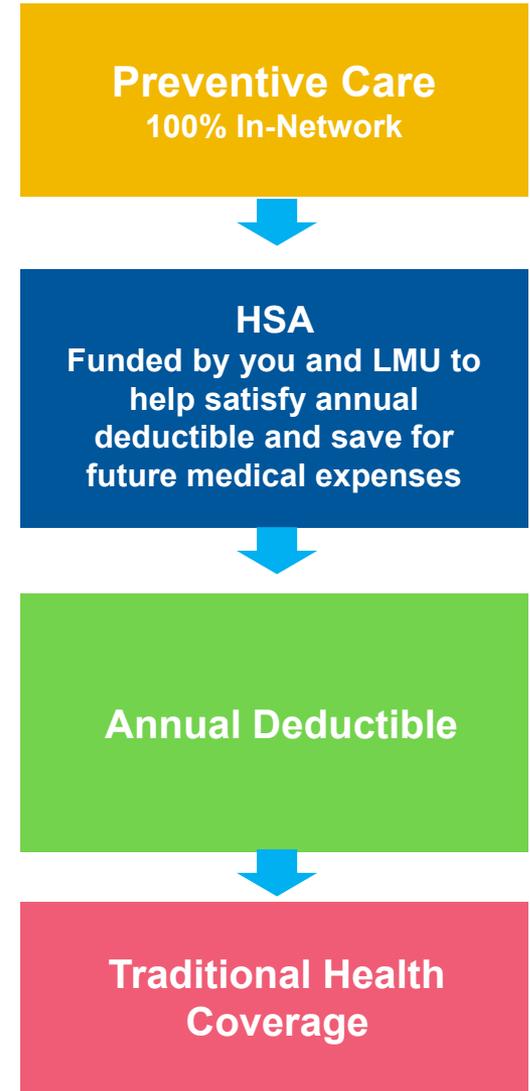
Anthem's Lumenos Plan

Stay healthy with Preventive Care coverage

You and LMU contribute to the health savings account. These dollars can be used towards your deductible and/or co-insurance to pay for medical care and prescription drugs

Once you have satisfied your annual deductible, Traditional Health Coverage then covers additional expenses (similar to a PPO)

An annual out-of-pocket maximum protects you from large medical expenses



HealthSave Plan

Benefit Descriptions	In-network	Out-of-network
Deductible (Family deductible includes employee & one or more. No coverage will be paid for any family member unless family deductible is met)	\$2,500 Individual \$5,000 Family	
Preventive	No Copay	40%
Office Visit	20%	40%
Inpatient Medical Services	20%	40%
Ambulatory Surgical Centers	20%	40% Benefit limited to \$350/admit
Emergency Room & Services	20%	
Annual Out of Pocket Maximum	\$3,400/ member \$6,800/ family	\$7,000/member \$14,000/family

Pharmacy

- **At a retail pharmacy:**

- Until you have satisfied the annual deductible, you will pay the full discounted cost of the prescription drug.
- You can pay for the prescription at the pharmacy using your HSA debit card as long as there are funds available in your HSA account.
- Once your deductible is satisfied and the Traditional Health Coverage begins, you pay the copay/coinsurance.

- **Through the mail order pharmacy:**

- **Mail order is available through the LHSA plan. You can:**
 - Order a 90-day prescription drug supply
 - Take advantage of Anthem's ability to buy in volume to save money
 - Download a mail order form from anthem.com/ca and obtain refills by phone

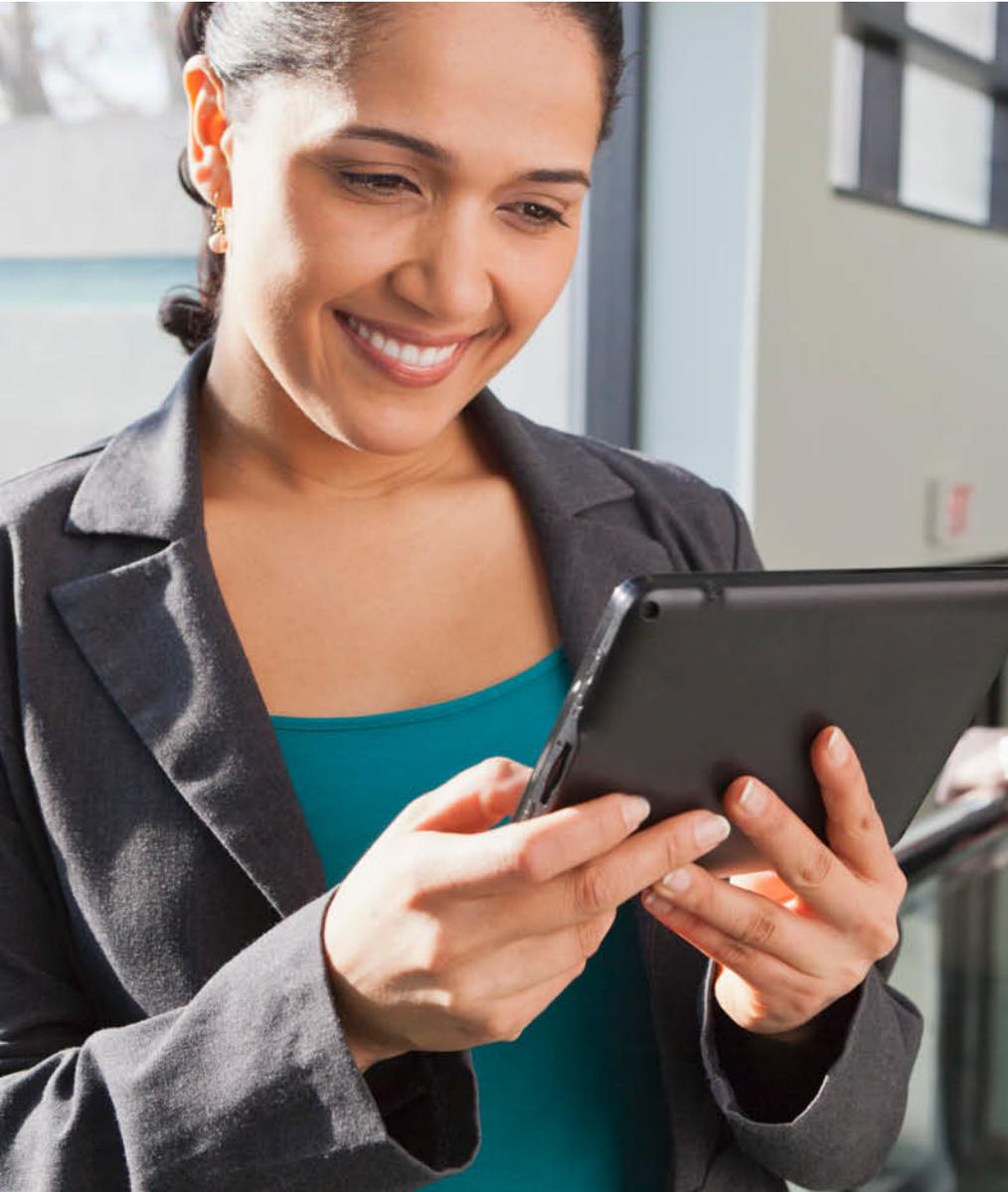
Prescription Drug Benefits for HealthSave Plan

Drug Type	Retail or Specialty	Mail Order
Tier 1	\$10 after deductible	\$10 after deductible
Tier 2	\$30 after deductible	\$60 after deductible
Tier 3	\$50 after deductible	\$100 after deductible
Tier 4	30% after deductible (\$150 max per fill)	30% after deductible (\$300 max per fill)
Number of days' supplies	30	90

*Preferred Generic Program. If a member requests a brand name drug when a generic drug version exists, the member pays the generic drug copay plus the difference in cost between the prescription drug maximum allowed amount for the generic drug and the brand name drug dispensed, but not more than 50% of our average cost of that type of prescription drug. The Preferred Generic Program does not apply when the physician has specified "dispense as written" (DAW) or when it has been determined that the brand name drug is medically necessary for the member. In such case, the applicable copay for the dispensed drug will apply.

Tips and Resources

Tools to Help You Choose



Find a Doctor

Search for information about doctors in your area

Interactive Videos

Learn more about your health plan and how to effectively use it

Zagat reviews

Read and post doctor reviews

Estimate Your Cost

Find cost estimates for common inpatient, outpatient and diagnostic services

We Make it Easy to Make Smart Choices

- Understand your plan
- Maximize your benefits
- Improve your health

anthem.com/ca

is personalized just
for you

Benefits | Health | Dental | Vision | Pharmacy

Active Coverage
Eligibility Start Date: 1/1/2011

Member ID: 123456
Group Name: Stanley Widgets
Group: 0000123

Individual	Deductible	Coinsurance	Out of Pocket Maximum	Office/Specialist Copay
In Network:	\$25	You pay 20%	\$2000	\$20/\$35
Out of Network:	\$25	You pay 20%	\$2000	\$20/\$35

Accounts

- HSA Account Balance: \$500
HSA annual allotment: \$100
- FSA Account Balance: \$1500
FSA annual allotment: \$1500

Number	Date	For	Type	Doctor/Facility Rate	Total	Member Responsibility	Status	EOB Image
...1323	12/5/2011	John (1251957)	Health	Christenfeld, Glyn Doctor	\$400	\$25.00	Approved	View EOB
...1323	12/5/2011	Billy (581998)	Health	Franklin, Joseph	\$400	\$25.00	Pending	
...1351	12/5/2011	Mary (4771958)	Health	Williams, Maria	\$400	\$25.00	Approved	View EOB
...1323	12/5/2011	John (1251957)	Health	Morgan, Christin	\$400	\$25.00	Approved	View EOB
...1123	12/5/2011	John (1251957)	Health	Smithson, Jason	\$400	\$25.00	Approved	View EOB

Estimate Your Costs

- Compare costs for 168 common medical procedures and diagnostic services
- Find a list of facilities that take your insurance and perform the procedure you need
- Review quality of care ratings and compare doctors side by side

The screenshot displays the Anthem BlueCross website's 'Estimate Your Costs' tool. The search criteria are for 'Bronchoscopy' in Columbus, OH. The results are sorted by 'Out of Pocket Cost'. The facilities listed are:

Facility	Estimated Out of Pocket Cost	Distance	Typical High Cost	Typical Low Cost
MT CARMEL HEALTH SYSTEM WEST	\$1,055.00	9.63 miles away	\$1,947.00	\$1,101.00
ST ANNS HOSPITAL	\$1,059.20	6.79 miles away	\$1,400.00	\$1,400.00
MT CARMEL HEALTH SYSTEM EAST	\$1,096.00	-	-	-

The 'Quality Information' pop-up for St Anns Hospital highlights the following recognition programs:

- Blue Distinction[®] Blue Distinction[®]
- Knee and Hip Replacement
- Spine Surgery

Additional details for St Anns Hospital include: Acute Care Hospital, Inpatient Psychiatric, n/a services per year, and Facility covered in selected plan.

Metlife Hospital Indemnity Benefit

Hospital Indemnity Insurance Overview

Hospital indemnity insurance helps you better prepare by providing you with a payment to use as you see fit

Average cost of hospital stay in U.S. is \$10K

Access to benefits for hospitalization due to accidents and sicknesses:

- Admission to a hospital
- Hospital Stays
- Admission to an ICU
- Intensive Care Unit stays
- Inpatient Rehab Unit stays (accident only)



Hospital Indemnity Benefits

Pays **\$1,250** per admission and **\$50** per day you or a family member remain hospitalized

Benefit pays **\$100** per day if you are hospitalized for accident rehabilitation

Special benefit included with HealthSave Plan and **100%** paid by LMU

There is a pre-existing condition exclusion for any medical condition requiring hospitalization, including pregnancy, if known within three months prior to the implementation date and no benefits will be paid in the subsequent 12 months

Offered through MetLife



HealthSave Plan & HSA Cost Scenarios

How LMU Members Use Their Health Benefits – Anthem 2014

- On average every enrolled LMU faculty or staff member enrolls one dependent in the medical plans
- For all enrolled members – faculty, staff and their dependents:
 - ✓ About 1 in 20 goes to the hospital each year
 - ✓ About 8 out of 10 members enrolled in the Anthem HMO receive outpatient services (diagnostic testing, lab tests or outpatient surgery)
 - ✓ For the PPO the average is 1.25 outpatient services per member per year
 - ✓ For the HMO each member visits a doctor 8.4 times per year
 - ✓ For the PPO each member visits a doctor 15 times per year
 - ✓ Each member gets approximately 10.5 prescriptions per year
 - ✓ About 540 members do not get any prescriptions for those that do, they get approximately 13.5 prescriptions per year

How LMU Members Use Their Health Benefits – Anthem 2014

- New for 2016, LMU will fund HSA accounts for those enrolling in the HealthSave Plan
- Individuals covering only themselves will have **\$500** deposited into their HSA account at Bank of America and those covering dependents will receive **\$2,000**
- These funds may be used to partially pay down the deductible of the HealthSave Plan
- An office visit with a non-specialist doctor will typically cost between **\$60 - \$75** in Southern California
- With the HSA funding a member can decide to use the funds to pay for office visits, prescriptions, X-rays or other lab tests and for most people the funding may well cover all routine medical expenses in a year
- You can also decide to pay for these services out-of-pocket and leave you HSA funding invested and earning interest for either major medical expenses like a hospital stay or for retirement

How LMU Members Use Their Health Benefits – Anthem 2014

HealthSave Plan- Single Employee Cost Scenario (Single Employee Coverage)	
(a) LMU HSA Contribution	\$500
(b) 2-Day Hospital Stay <i>(2014 average Anthem cost; HMO average is \$9,000)</i>	\$11,000
(c) Annual Deductible <i>(assuming no other prior medical expenses)</i>	\$2,500
Remaining Hospital Balance (b - c)	\$8,500
(d) Coinsurance <i>(Responsible for 20% of remaining balance of \$8,500)</i>	\$1,700
(e) Plan's Out-of-Pocket Maximum <i>(\$2,500 + \$1,700 = \$4,200 exceeds out-of-pocket of \$3,400)</i>	\$3,400
(f) Metlife Hospital Indemnity Benefit* <i>(per admission \$1,250 + 2-day \$100)</i>	\$1,350
Your Out-of-Pocket Maximum (e – a – f)	\$1,550

**assuming hospitalization was not due to a pre-existing condition*

Using the same scenario above, the PPO plan out-of-pocket cost would be **\$2,500** and under the HMO plan, it would be **\$400**.

How LMU Members Use Their Health Benefits – Anthem 2014

- The twice monthly contributions you pay when you enroll in a medical plan are also different
- Contributions for the HealthSave Plan are lower than all the other medical plan options
- Depending on your contribution tier, the annual cost difference ranges from **\$476 - \$952** more for the PPO than the HealthSave Plan and for the HMO the cost difference is from **\$133 up to \$266** for single coverage
- When dependents are being covered, the cost difference for the PPO ranges from just under **\$1,000 up** to a bit more than **\$2,856** and for the HMO it is from **\$399 up to \$799**
- Compared to Kaiser, the HealthSave plan is about the same with an individual paying from **\$2 to \$5** more for Kaiser and for covering dependents the difference ranges from **\$5 to just over \$14**

RETIREMENT & BENEFIT PLAN SERVICES

Health Benefit Solutions

Participant Educational Deck

Additional disclosures

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Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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The screen shots shown in this presentation are intended to illustrate the functionality and services available to participants. They are not meant as exact representations of the screens available through your plan.

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Open enrollment time is approaching

A Health Savings Account is a great way to help you save for future health care expenses. Begin saving and compounding your money tax-free for expenses now or in retirement.

1. If you elect a high-deductible health plan — take advantage!

- Receive your employer contribution
- Contribute to your HSA through payroll
- Reduce your payroll taxes

2. Easily access your funds when needed

- Use your Bank of America Visa debit card
- Online bill payments and reimbursements
- Direct deposits available for reimbursements

HSA eligibility

You may be eligible to open an HSA account if you elect a high-deductible health plan and meet the following requirements:

- You are not covered by any other health plan, such as a spouse's plan
- You are not enrolled in Medicare
- You do not receive military health care benefits
- You cannot be claimed as a dependent on another person's tax return
- You cannot be covered by a traditional health care FSA or HRA

Retiree healthcare

It's time to reframe healthcare benefits as a key component of long-term financial wellness. Saving for healthcare should be considered as important as saving for retirement.

Current healthcare estimate for
couples who retire at age 65:
\$255,000*

* Employee Benefits Research Institute, October 2013.. Savings Needed for Medigap Premiums, Medicare Part B Premiums, Medicare Part D Premiums and Out-of-Pocket Drug Expenses for Retirement at Age 65 in 2011–2013

HSA for savings

Accumulation based on \$220 per month beginning at age 35 and ending at age 65

Years	0%	2%	4%	6%
5	\$13,200	\$13,869	\$14,584	\$15,349
10	\$26,400	\$29,196	\$32,393	\$36,051
15	\$39,600	\$46,136	\$54,140	\$63,978
20	\$52,800	\$64,854	\$80,689	\$101,649
25	\$66,000	\$85,540	\$113,106	\$152,458
30	\$79,200	\$108,398	\$152,689	\$220,992

This chart is a hypothetical example meant for illustrative purposes only. The illustration assumes \$220 contributions made at the beginning of each month, and reflects 0, 2, 4 and 6% annual effective rates of return. Changes in tax treatment of HSAs may impact the results. Hypothetical results are for illustrative purposes only and are not meant to represent the past or future performance of any specific investment vehicle. Investment return and principal value will fluctuate and when withdrawn the investments may be worth more or less than their original cost. It does not reflect for the effects of any investment expenses or withdrawals.

HSA offer triple tax advantages

Contributions

Pre-tax contributions
to your HSA

Interest
investment earnings

Potential for tax-free
earnings from interest and
investments in your HSA

Qualified medical
expenses

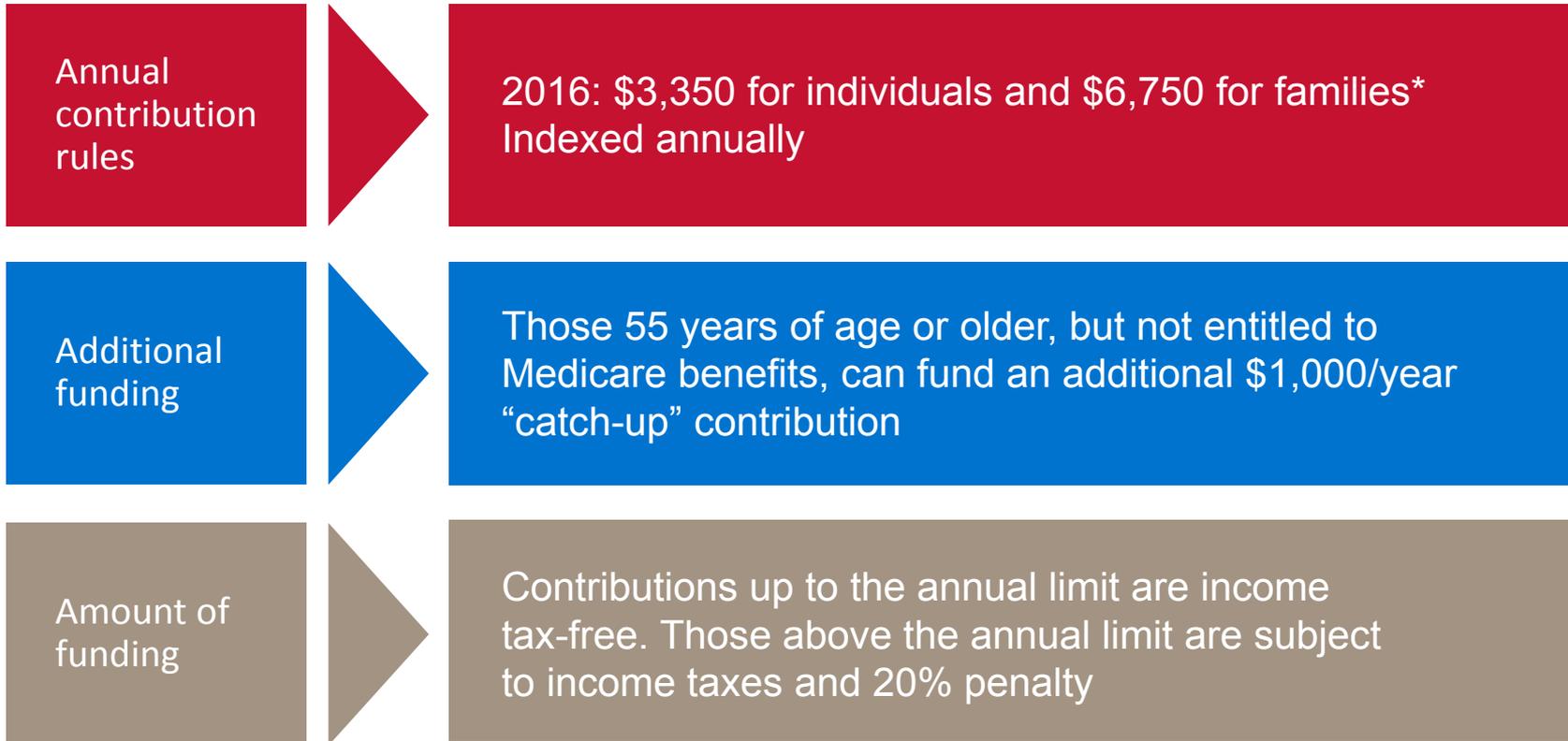
Tax-free payments from
your HSA for qualified
medical expenses¹

¹The Internal Revenue Service publishes a list of qualified expenses in Publication 502, Medical and Dental Expenses available at www.irs.gov. Distributions before age 65 for non-qualified medical expenses may be subject to ordinary income tax plus an additional 20 percent federal tax.

About Triple Tax Advantages: Participants can receive tax-free distributions from their HSA to pay or be reimbursed for qualified medical expenses they incur after they establish the HSA. If they receive distributions for other reasons, the amount withdrawn will be subject to income tax and may be subject to an additional 20% tax. Any interest or earnings on the assets in the account are tax free. Participants may be able to claim a tax deduction for contributions made to the HSA. We recommend that applicants and employers contact qualified tax or legal counsel before establishing a HSA.

Annual HSA limits

Annual contribution limits are set by the IRS



*** You are responsible for ensuring that your contributions do not exceed the IRS limit.**

Bank of America does not provide tax or legal advice. Please consult with your own attorney or tax adviser to understand your particular situation.

The HSA for Life[®] from Bank of America

- **The HSA for Life from Bank of America**
 - No-fee Visa[®] debit card with a four-year expiration
 - Online account management
 - Online bill payments
 - Electronic deposits for reimbursements
 - Daily check payments (each business day)
 - FDIC-insured interest-bearing cash account, competitive APY
- **Member experience**
 - Easy access to dollars (direct deposit, Visa payments, bill pay, provider payments)
 - Easy access to information (member portal, mobile applications, Customer Care Associates available)
 - Monthly statements detailing employee's account activity
- **Integrated investments**
 - Easy and convenient access
 - The member selects the funds that make sense for his or her situation
 - No-load mutual funds from a variety of asset classes with ability to customize offering¹
 - Auto-investment as contributions are received, if applicable

¹ Mutual fund offerings are provided by Devenir, LLC. Devenir, LLC, a registered broker-dealer, member FINRA/SIPC is providing brokerage services to you directly or through third parties. Devenir Investment Advisers, LLC is a registered investment adviser and affiliated company of Devenir, LLC. Devenir is not an affiliate of Bank of America Corporation.

² Bank of America, N.A. makes available The HSA for Life[®] Health Savings Account as a custodian only. The HSA for Life is intended to qualify as a Health Savings Account (HSA) as set forth in Internal Revenue Code section 223. However, the account beneficiary establishing the HSA is solely responsible for ensuring satisfaction of eligibility requirements set forth in IRC sec 223. If an individual/employee establishes a HSA and s/he is not otherwise eligible, s/he will be subject to adverse tax consequences. In addition, an employer making contributions to the HSA of an ineligible individual may also be subject to tax consequences. We recommend that applicants and employers contact qualified tax or legal counsel before establishing a HSA.

An investment account is an integral part of Bank of America's The HSA for Life®

- Investments available to participants at no additional charge¹
- Participants can select from a choice of investment funds, available after achieving a minimum investment threshold of \$1,000¹
- Easy access to information such as Morningstar reports, fund performance and the prospectus
- Auto-invest feature — allows excess deposits over \$1,000 to be automatically invested into the existing selection of funds

Bank of America  Contact Us Help Sign Off

Home Accounts Claims Images Payments Profile

Investment Summary Fund Performance Investment Activity Buy Funds Sell Funds Realign Portfolio

Participant:

Home > Investments > Investment Summary > Fund Performance

Morningstar Report and Prospectus are current as of 1/1/2013. Performance data is current as of 2/28/13.

Fund Performance [Print](#)

Morning Star Report and Prospectus are current as of 4/1/2013. Performance data is current as of the last trading day.

Investment Name	Asset Class	YTD	3 Month	1 Year	3 Year	5 Year	10 Year	Since Inception
ABC Fund	International Funds	6.43	6.43%	14.03%	8.02%	2.20%	11.56%	8.07%
123 Fund	Stock Funds	8.35	8.35%	12.29%	11.84%	5.00%	10.47%	9.92%
DEF Fund	Stock Funds	8.11	8.11%	7.16%	8.05%	4.29%	10.91%	10.01%
456 Fund	Lifestyle/Asset Alloc	5.52	5.52%	8.96%	9.16%	6.45%	8.48%	6.90%
GHI Fund	Lifestyle/Asset Alloc	2.92	2.92%	7.74%	8.09%	6.33%	6.81%	5.98%
789 Fund	Fixed-Income Funds	0.15	0.15%	8.46%	8.24%	8.59%	6.33%	6.79%
JKL Fund	Fixed-Income Funds	1.69	1.69%	11.43%	10.39%	10.12%	0.00%	8.05%

Common Requests
Use the buttons below to take action on common requests.

- Manage/Pay Claims
- Enter New Claims
- Enter Help Ticket
- Order Debit Cards
- Schedule an HSA Contribution

I Want To...
Use the links below to find common requests and information.

- Report Debit Card Lost or Stolen
- View Eligible Expenses List
- View Frequently Asked Questions
- View Forms
- View Links

¹ Mutual fund offerings are provided by Devenir, LLC. Devenir, LLC, a registered broker-dealer, member FINRA/SIPC is providing brokerage services to you directly or through third parties. Devenir Investment Advisers, LLC is a registered investment adviser and affiliated company of Devenir, LLC. Devenir is not an affiliate of Bank of America Corporation.

Morningstar is not an affiliate of Bank of America Corporation.

How you can use an HSA?

Medical plan deductibles and coinsurance

Qualified medical, pharmacy, dental and vision care services

Qualified medical expenses for your spouse or dependents

Other eligible expenses for an HSA

1
Health coverage
while receiving
unemployment
benefits

2
COBRA
continuation
coverage

3
Eligible
long-term
care

4
Medicare
premiums and
out-of-pocket
expenses

How the payment process works?

1
Present ID card to
network doctor

2
Doctor sends
claim to Health
Plan Provider

Health Plan
Provider applies
network discount
and notifies
doctor of amount
you may owe

3
Doctor bills you for
payment

1. You can use your HSA debit card to pay
2. You can choose to pay directly and be reimbursed at a later time
3. You can do a direct bill pay to the provider via the online portal.

4
When you have
claim activity, you
will receive a
Health Statement

You should
maintain receipts
for tax purposes
or upload them to
the HSA for
storage .

How the pharmacy process works?

1
Call in or drop off your prescription order and present your healthplan or pharmacy ID card (if you are asked) to in-network retail pharmacy.

2
Pharmacist submits claim "online" .

3
Claim is processed and prescription is filled.

4
You pay your portion out-of-pocket or with HSA funds.

Tips:

Payment is a "real-time" transaction; no EOB is provided.
Ask your doctor about lower-cost alternatives.

Member portal – Getting Started

www.benefitsolutions.bankofamerica.com

- After receiving the HSA welcome kit, members can login to the Bank of America Benefit Solution web site to access their account.
- Members should click Continue under New User to sign into the account and follow the prompts to set up your user name and access the account.

Bank of America

Contact Us Help

New. More secure online account access.
Learn More

Sign In To Your Account

Username

Forgot your Username?
Where do you enter your password?

Sign In

New User

Do you need to create a Username and Password to access your account?

Continue

New Account

Enroll in a Group HSA

Are you enrolling / creating an account through your Employer or Health Plan?

Continue

Open an Individual HSA

Are you enrolling as an individual?

Continue

Which one do I need?

If you would like to view other Bank of America accounts you may have, visit www.bankofamerica.com and sign in to Online Banking using the Online ID and Passcode that you have established for Bank of America Online Banking.

Your Security and Privacy Partner
Our security commitment

Member portal

Member website

- Online statement viewing
- Online claim status and alerts
- Online, self-service issue submission and resolution tracking
- Simplified claims entry
- Statement and electronic communication capabilities, including email

The screenshot displays the Bank of America Member portal interface. At the top, the Bank of America logo is on the left, and navigation links for 'Contact Us', 'Help', and 'Sign Off' are on the right. A red navigation bar contains links for 'Home', 'Accounts', 'Claims', 'Images', 'Payments', and 'Profile'. Below this, the 'Participant:' section features a photo of a doctor and child, a video player for 'HSA tax basics', and a 'Bank of America' logo.

The 'Accounts at a Glance' section shows the following balances:

Account	Cash Balance	Investment Balance
HSA For Life®	\$1,591.11	\$1,991.82

The 'Alerts and Notifications' section includes 'Receipts Required for Claim Payment' and 'View Your Tax Forms'.

The 'Recent Help Tickets' table is as follows:

Description	Status	Date	Account	Amount
2013HSA/// PPT L...	Resolved	04/18/2013	HSA	-\$5.35
Per Edward Sheha...	Resolved	04/15/2013	HSA	\$239.58
		04/09/2013	HSA	-\$18.43
		04/05/2013	HSA	-\$283.94

The 'Recent Images' table is as follows:

Date	Account	Amount
Received on 06/21/2010 05:42:51 PM EST	HSA	\$0.14
Received on 03/30/2010 11:09:41 AM EST	HSA	-\$283.94

The 'Common Requests' section includes buttons for 'Manage/Pay Claims', 'Enter New Claims', 'Enter Help Ticket', 'Order Debit Cards', and 'Schedule an HSA Contribution'. The 'Mobile Application' section has a 'Get Started' button. The 'I Want To...' section lists links for 'Report Debit Card Lost or Stolen', 'View Eligible Expenses List', 'View Forms', 'View Links', and 'View Frequently Asked Questions'. A 'Privacy & Security' link is at the bottom.

Health mobile app

- Balance updates on the go when your participants need them
- Access to recent activity such as contributions, withdrawals, online claims, and eService updates
- Create, submit and track a claim from anywhere using their mobile device
- Add or update a service provider as needed
- Take a picture of supporting receipts or documentation and upload them quickly and easily

QR codes to download the app participants need!

iPhone® App Android™ App



Participants can download the Health Mobile App directly from the App StoreSM or Google PlayTM by typing "BofA Health".



Participants may be charged access fees from their wireless service provider. Participants should check with their wireless service provider for details on specific fees and charges. Not available on all devices.

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On-the-go claim submission

With our enhanced Health Mobile App, participants can submit claims, upload claim documentation, and easily manage service providers and claims from their smart phone or other mobile device. It's quick and easy.



The screenshots show the following screens:

- Claim Details (Left):** A form for entering claim information. Fields include Category (Medical), Type (dropdown), Amount, Provider, Service from, and Service to. There is a checkbox for "Use funds from prior plan year?" and a Note field. At the bottom, there is a "Select Payee" section with radio buttons for "Pay Self" and "Pay Provider", and a "Continue" button.
- Claim Details (Middle):** Similar to the first screen, but with pre-filled values: Type (Doctor), Amount (10.00), Provider (Dr. Robert Jones), Service from (03/18/2011), and Service to (03/18/2011).
- Manage Claims (Right):** A screen titled "Manage Claims" with a "Sign Out" button. It contains a message: "If you have finished entering all the claims, click **Submit** to continue. Your claim(s) will not be processed until you click **Submit**." Below this is a section "Your unsubmitted claim(s)" with a table:

Service Date	Amount	Category
03/18/2011 HCRA	\$10.00	Medical
08/10/2011 HCRA	\$10.00	Adult Care
06/10/2011 HCRA	\$15.00	Child

 At the bottom are "Enter Another Claim" and "Submit" buttons.

Customer care center

Customer care center

- Extended customer service hours available virtually 24/7, including Holidays, for concierge service.
- IVR with the following:
 - Balance information
 - Most recent claims
 - Most recent transactions



Save it. Use it. Never Lose it.[®]

Reduce your taxable income while potentially creating a substantial nest egg to pay for healthcare costs during retirement.

Triple tax advantages

- Pre-tax contributions
- Potential for tax-free interest and investment earnings

About Triple Tax Advantages: Participants can receive tax-free distributions from their HSA to pay or be reimbursed for qualified medical expenses they incur after they establish the HSA. If they receive distributions for other reasons, the amount withdrawn will be subject to income tax and may be subject to an additional 20% tax. Any interest or earnings on the assets in the account are tax free. Participants may be able to claim a tax deduction for contributions made to the HSA. We recommend that applicants and employers contact qualified tax or legal counsel before establishing a HSA.

“Never Lose It” refers solely to the portability of the account. Investing involves risk, including possible loss of the principal value invested.