

HSA 100® vs. Current Plan Summary

HSA 100® Typically Costs Less

Annual Premium (Monthly x 12)¹

Current Plan	HSA 100®	Difference
\$ _____	\$ _____	\$ _____

HSA 100® Makes Quality Coverage Simple

Calendar-Year Deductible per Family

Out-of-Pocket Expense to Reach 100% Coinsurance

(Annual Deductible[s] Plus Annual Coinsurance[s])²

HSA Annual Deposit Amount (12 Monthly Deposits)³

(Use All or Part of Your Premium Savings to Fund Your HSA)

Net Amount (Out-of-Pocket Expense² Minus HSA Annual Deposit Amount)³

Current Plan	HSA 100®	Difference
\$ _____	\$ _____	
\$ _____	\$ _____ Only 1 deductible per family!	
\$0	\$ _____	
\$ _____	\$ _____	\$ _____

HSA 100® Offers Tax-Advantaged Savings

1040 Tax Deduction⁴ (Equal to HSA Annual Deposit Amount)³

Asset Accumulation (Unused HSA Deposits Grow Tax-Deferred)

Current Plan	HSA 100®	Difference
\$ _____	\$ _____	\$ _____
0%	5% Annually ⁵	5% Annually ⁵

1 This quote is for HSA 100® I preferred I standard I I standard II rate, based upon the family status, age(s), and ZIP Code information provided by the client. It may not be the actual premium rate determined after the underwriting review. It does not include any optional benefits or \$3 monthly dues to FACT (required in all states except CT, DE, GA, KS, or LA), so the actual cost will be higher. Premiums will increase over time, but HSA 100® rates will not increase during the first 12 months of coverage, subject to benefit or location change.

2 Includes only deductible(s) and coinsurance(s) required to be paid each year by an insured before an insurer will pay 100% of covered expenses.

3 You may deposit a different amount, between \$300 and \$2,850 for individuals or \$5,650 for families. Unless your current plan is a Medical Savings Account (MSA) plan or a Health Savings Account (HSA) plan, it is probably not designed to have a deposit amount.

4 Federal law allows a full deduction up to the amount deposited or legal limits (\$2,850 for individuals, \$5,650 for families in 2007).

5 Interest rate as of 6/1/06. Subject to change.

The purpose of this document is to help explain the concept of health savings accounts (HSAs). It must be accompanied by the HSA 100® product brochure describing the costs, benefits, limitations, exclusions, and renewal terms. This form alone cannot fully compare the two plans — both your current plan and HSA 100® have unique attributes not considered here that may be important to you. You should not make a decision about health insurance without complete information. You should read the HSA 100® product brochure and compare it to your current plan documents. Please discuss your needs and the product differences with your broker before making a decision.

36722-G-0607 Policy Form numbers: C-006.3; C-006.4; GRI-PA-20; GRI-PA-21; -20.1-06; -21.1-06; -22.1-10; -23.1-10; UHC06-N21M-17; UHC06-N21S-17; GRI-N21M; GRI-N21S-07; GRI-N-21M-15; GRI-N-21S-15. In LA, plans are offered by UnitedHealthcare Insurance Company and administered by Golden Rule. Copyright © 2007 Golden Rule Insurance Company.