

Health Savings Account Options

Health Savings Account Debit MasterCard®



UnitedHealthOne 

Golden Rule Insurance Company, a UnitedHealthcare company, is the underwriter and administrator of these plans.

About Your HSA

We have chosen **OptumHealth Bank**, a leading administrator of health savings accounts (HSA), as our financial institution. Your HSA funds are deposited at OptumHealth Bank in a custodial account.

OptumHealth Bank, Member FDIC, will service your account and send information directly to you about your HSA.

You will receive your new Health Savings Account CardSM and PIN 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 OptumHealth Bank fee. In addition, the bank/ATM you use to withdraw funds may charge you its own fee (variable by bank) for the transaction.)

You can also access your HSA funds through:

- Online bill payment at *OptumHealthBank.com*
- 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 OptumHealth Bank; however, you must continue to deposit the \$25 monthly minimum with your premium payment. OptumHealth Bank will provide online monthly statements detailing your account balance and activity. If you prefer to have statements mailed to your home, simply notify OptumHealth Bank. You can opt out of electronic statements at its Web site (*OptumHealthBank.com*), call customer service to do so, or send your request to P.O. Box 271629, Salt Lake City, UT 84127-1629.

Account Information by Phone or Online

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

- Toll-free customer service — representatives are available to assist you Monday through Friday, 8 a.m. to 7 p.m. Eastern time, at 1-866-234-8913.
- Interactive voice response for self-service, 24/7.
- *OptumHealthBank.com*

You can:

- Make contributions to your HSA.
- Pay bills online.
- 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.

OptumHealthBankSM

HSA Management by OptumHealth Bank

HSA Balance Between	Annual Percentage Yield (APY)*	Access to Funds	Monthly Maintenance	Minimum Monthly Deposit
\$ 0.00 - \$ 499.99	0.10%	Health Savings Account card	\$3**	\$25
\$ 500.00 - \$ 999.99	0.10%			
\$ 1,000.00 - \$ 1,999.99	0.70%			
\$ 2,000.00 - \$ 4,999.99	1.00%			
\$ 5,000.00 - \$14,999.99	1.50%			
\$15,000.00 - Unlimited	2.25%			

*As of 2/1/10, subject to change at any time.

**The \$3 monthly maintenance fee is waived when the Average Balance exceeds \$5,000.

Deductible, Coinsurance, and Monthly Health Savings Account (HSA) Deposit Options

Single

Deductible	2009 \$1,150	2010 \$1,200	\$1,900	\$2,900	\$3,500	\$5,000
Amount of Coinsurance after Deductible	\$0 You pay 0% We pay 100%	\$0 You pay 0% We pay 100%	\$0 You pay 0% We pay 100%	\$0 You pay 0% We pay 100%	\$0 You pay 0% We pay 100%	\$0 You pay 0% We pay 100%
Your Out-of-pocket Maximum	\$1,150 or \$1,200		\$1,900	\$2,900	\$3,500	\$5,000
Maximum deposit (tax-deductible limit)	2010		\$3,050			
	Catch-up		Individuals aged 55+ may contribute an additional \$1,000 for tax year 2010 and after			

Family

Deductible	2009 \$2,300	2010 \$2,400	\$3,850	\$5,800	\$7,500	\$10,000
Amount of Coinsurance after Deductible	\$0 You pay 0% We pay 100%	\$0 You pay 0% We pay 100%	\$0 You pay 0% We pay 100%	\$0 You pay 0% We pay 100%	\$0 You pay 0% We pay 100%	\$0 You pay 0% We pay 100%
Your Out-of-pocket Maximum	\$2,300 or \$2,400		\$3,850	\$5,800	\$7,500	\$10,000
Maximum deposit (tax-deductible limit)	2010		\$6,150			
	Catch-up		Individuals aged 55+ may contribute an additional \$1,000 for tax year 2010 and after			

Who is responsible for my HSA?

As custodian, OptumHealth Bank is responsible for your HSA funds. OptumHealth Bank's deposits are insured by the Federal Deposit Insurance Corporation (FDIC).

Please be aware that the money market and mutual fund investment options are NOT guaranteed by OptumHealth Bank, are NOT FDIC-insured, and may lose value. **We encourage you to read the prospectus of each fund carefully before investing and seek the advice of an investment professional you trust.**

You will receive a Health Savings Account card from OptumHealth 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.

Health Savings Accounts (HSA) — 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 or other limited 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

Nonmedical 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.

Optional Insurance Benefit: 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.

Note: HSA Hospital Indemnity Rider is not available for plans with \$1,150 (single) or \$2,300 (family) deductibles for 2009.

The rider does not change, waive, or extend any part of the policy/certificate other than as set forth above. Please see the attached brochure for complete details regarding applicable exclusions and limitations.

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