








Add an integrated health savings account to help control costs.

Our integrated consumer-driven health (CDH) plans can help you contain benefit expenses by changing consumer behavior, supporting positive health choices and improving individual accountability.

The UnitedHealthcare health savings account (HSA) is flexible and easy to implement and administer. Our CDH framework features:

-  An HSA-qualifying high-deductible health plan.
-  Integrated pharmacy benefits that qualify as deductible expenses.
-  A tax-advantaged HSA from Optum Bank®, member FDIC.
-  Access to a wide range of employer administrative and communication solutions.
-  Employee health and wellness resources and benefit management tools.

UnitedHealthcare is one of the country's leading providers of consumer-driven health solutions. Over the past decade, more than 55,000 customers and more than 7 million members have benefited from our innovation and experience.

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Forming the foundation.

The cornerstone of your HSA is a qualified high-deductible health plan designed specifically to help increase employee ownership of health care expenses.

Each UnitedHealthcare CDH plan includes:

- ✓ A combined medical and pharmacy plan featuring a qualified high deductible.
- ✓ 100 percent coverage for preventive care services, such as immunizations, health care screenings and examinations.
- ✓ Access to a network of more than 933,159 physicians and health care professionals nationwide.
- ✓ Incentives and discounts tied to healthy lifestyle choices.

Experience integration.

Creating informed health care consumers.

Research shows a direct link between informed, engaged consumers and more active management of their health care benefit.

We support every UnitedHealthcare consumer-driven health solution with quicker, easier access to a variety of health and wellness tools, resources and administrative services. Most of these tools are available online, 24/7.



The myuhc.com® advantage.

myuhc.com provides access to information and tools related to employees' benefits for medical, pharmacy and much more.

Employees can use myuhc.com to:

- Review plan information, including deductibles and copays/coinsurance.
- Find care and costs, including UnitedHealth Premium® Program providers, who are screened against evidence-based medicine and cost criteria.
- Manage prescriptions and review pharmacy benefit information, including drug cost comparisons.
- Access health and wellness programs and resources.
- Review HSA information and access Optum Bank.
- Check on claim status/pay bills.
- Contact UnitedHealthcare, including 24/7 nurse support (live or chat).

Employees can also manage their medical benefits and HSA through:

- An automated toll-free, self-service option available 24 hours a day, 7 days a week.
- The UnitedHealthcare Customer Service Center. Employees can speak directly with a highly trained service representative toll-free, 24 hours a day, 7 days a week.

Employer resources to support your HSA solution.

UnitedHealthcare is committed to providing you with the tools, resources and specialized support to offer a cost-effective, consumer-driven health benefit with minimal administrative requirements.

- CDH toolkit
- HSA User Guide
- An employee Welcome Kit
- Webinars and self-paced tutorials
- Newsletters
- Web messaging
- Suite of customizable employee education materials

Employer eServices® online real-time management system.

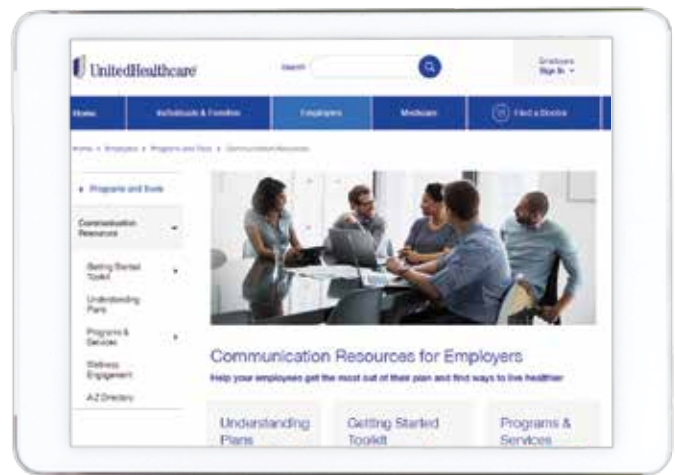
- Manage transactions, eligibility information and more.
- Access benefit costs to make informed benefit decisions.
- Receive invoices electronically.
- Set up automated online payments.
- Track and view payment history.

The HSA connection.

A tax-advantaged CDH account is an essential aspect of your UnitedHealthcare solution. Employees can use their individual accounts to pay for qualified medical expenses not covered by their high-deductible health plan. You can help employees pay for qualified out-of-pocket expenses by depositing a predetermined amount into each employee's HSA. Employees also can add their own funds to the account up to annual contribution limits set by the Internal Revenue Service (IRS).

They decide how and when to use their HSA balances. Employees may decide to pay their uncovered expenses out of pocket and save their HSA balances for future health care expenses. Or, they can use their HSA funds to:

- Pay for uncovered deductible expenses, copayments and other eligible health care expenses directly at the point of sale or service.
- Reimburse themselves for a wide range of current out-of-pocket health care expenses.



Both employees and employers can take advantage of tax benefits associated with an HSA:



Employees:

- Never pay federal income taxes on deposits.
- Can lower their overall taxable income by setting aside pre-tax earnings.
- Reduce their annual taxes.



Employers:

- Can fund employee HSAs to reduce employees' taxable income, thereby lowering employment tax payments.

Key features of a UnitedHealthcare HSA Plan with an Optum Bank HSA.

UnitedHealthcare offers an integrated consumer-driven health experience, thanks to its relationship with Optum Bank, a leading custodian of HSAs and a wholly owned subsidiary. This means streamlined and coordinated enrollment, implementation and administration.

- Flexible high-deductible health plan that includes 100 percent coverage for preventive care, cost-effective health and wellness services, and access to a variety of health management tools.
- An individual, tax-advantaged HSA for each eligible employee with low monthly fees.
- Flexible contribution options for both you and your employees.
- Each depositor is insured to at least \$250,000 by the FDIC.
- Access to employee education and tools and materials.
- Multiple payment options, including by debit card and free online bill pay.

Did you know?

When you combine a UnitedHealthcare consumer-driven health plan with our Critical Illness and Accident Protection plans, you're offering your employees a way to take charge of their health and their typical health care spending.

Ask your UnitedHealthcare representative for details.



To learn more about the benefits of adding a UnitedHealthcare HSA Plan to your employee benefit program, contact your UnitedHealthcare representative.



The UnitedHealth Premium[®] designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com[®]. You should always visit myuhc.com for the most current information. **Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician.** Please visit myuhc.com for detailed program information and methodologies.

The UnitedHealthcare Health Savings Account (HSA) high-deductible health plan (HDHP) is designed to comply with IRS requirements so eligible enrollees may open a health savings account with a bank of their choice or through Optum Bank, Member of FDIC. "UnitedHealthcare HSA" refers generally to the UnitedHealthcare HSA product, which includes a HDHP, although at times "UnitedHealthcare HSA" may refer only and specifically to the UnitedHealthcare Health Savings Account provided in conjunction with Optum Bank and not to the associated HDHP.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through a UnitedHealthcare company.

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