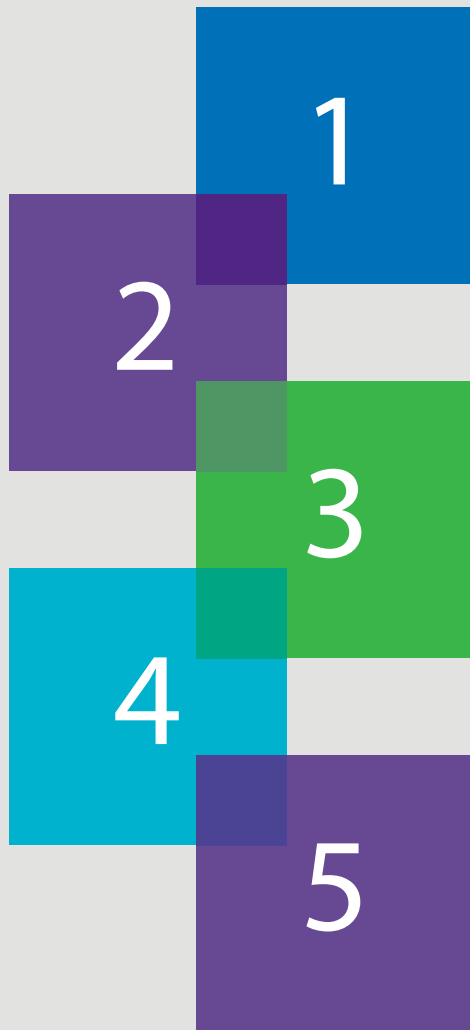


Five great reasons to choose a lower premium health plan with an HSA.



1. **You'll save money on premiums.** And you can put what you save in premiums into a pre-tax Health Savings Account (HSA).
2. **You can invest what you save.** Instead of paying a lot more every month for coverage you may not even use, invest the difference in your own health savings account. Earn interest on your savings, and as they grow, invest in mutual funds to increase your return. After all, the money is yours. Take it with you when you change jobs or when you retire.
3. **An HSA is the best tax-savings retirement opportunity out there.** Think of an HSA as a medical 401k, only better. You put money in and deduct it from your taxes. (Your employer can contribute too.) Then you earn interest or get investment returns – your choice.

So why is it better than a 401k? Let's say you use the money for health care expenses or health premiums after age 65. Unlike a 401k, your money is never taxed. And if you don't spend the money on health care, you can withdraw it for any reason, although like a 401k the money will be taxed.*
4. **You can keep your doctor.** Unlike restrictive HMOs, an HSA qualified plan is a PPO, and your doctor is probably in the network. This gives you tremendous flexibility in seeing who you want.
5. **You are protected.** Most HSA qualified plans cover preventive care services at 100% and have a fixed limit on your out-of-pocket costs before 100% of your medical expenses are covered. That out-of-pocket amount is what your HSA can be used to cover.

70% of insured people incur less than \$1,000 a year in medical expenses (including what both the patient and the health plan pay)**. Why not invest the money you would have paid on higher premiums in a tax-advantaged account?

Now read the other side to find out why the HealthEquity[®] SmartSaver HSA[™] is your best choice.

* There is a 10% penalty for withdrawals other than for medical expenses before the age of 65.

** 2006 claims data from insurer with more than 700,000 lives.



Five great reasons to choose a HealthEquity® SmartSaver HSA.™



1. Our accounts offer everything you get in a typical bank HSA and more.

- Competitive interest rates
- FDIC insured
- Free debit card
- No fees for investment transactions
(Your typical bank won't offer this)

2. Information you need, when you need it.

- 24/7 customer service
- Talk to a real person in real time
- Online tools and information

3. 24/7 HealthEquity Consultants, to help you manage the financial side of your health care.

- Learn safe, effective ways to save on health care purchases
- Average costs for treatments and prescriptions in your zip code area
- Get help negotiating payment schedules with your provider
- Find out how to get the most from your HSA
- Tax tips regarding HSAs – for now and the future

4. Lifetime claims and spending record. Use this permanent record of your claims and spending information to save your HSA money for retirement. Get a tax-deduction now, and if you use other means to pay for health care today, it's a tax-advantaged way to "reimburse" yourself after age 65 from your account for any purpose.

5. Easy to use self-service tools. Our online PayChoice™ payment platform lets you manage your account information, see real-time balances, request reimbursements, make payments from your account directly to the provider, schedule one or more payments in advance, set up electronic funds transfers, and more – all in one place.

Find out more about the HealthEquity SmartSaver HSA.

Visit healthequity.com and click on "Product Demo." Or click on "Consultant Call Examples" to hear our consultants in action. Or call us at 1-866-346-5800.

Talk to your employer about how to enroll today.



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