



Problem Solved

Health Savings Account plans may offer solutions to consumers' most common problems with health insurance

A consumer guide to Health Savings Accounts (HSAs) and to HSA 100®.

OptumHealthBankSM



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

Health Savings Accounts Offer Solutions

Problem

Health insurance is too expensive.



Solution

HSAs typically cost less.



Problem

Health insurance is complicated.



Solution

HSAs make quality coverage simple.



Problem

You spend a significant amount on health insurance and feel you get nothing back.



Solution

HSAs help you save tax-deferred.



HSA 100® Typically Costs Less Than Traditional Plans

Lower Premiums

- HSA 100® insurance premiums can be up to 24% lower than traditional copay plans.¹

Lower Out-of-Pocket Exposure

- Maximum out-of-pocket exposure can be significantly less than traditional copay plans.²

HSA 100® Makes Quality Coverage Simple

Simple

- You pay just one deductible per family, per calendar year; HSA 100® then covers 100% of covered expenses.

Easy

- Just use the OptumHealth Bank MasterCard® Debit Card from your savings account to pay for expenses up to your deductible amount.

HSA 100® Offers Tax-Advantaged Savings

Tax Savings

- 100% of the money deposited into the HSA, within legal limits, is tax-deductible.
- 100% of the savings you use for qualified medical expenses is tax-free.

Asset Accumulation

- It's always your money — and always tax-free if used for qualified medical expenses.
- HSA savings accumulate year after year with tiered interest — up to 2.25% annual percentage yield (APY).³

Frequently Asked Questions

Do I lose the money at the end of the year?

No, the money in your health savings account is always yours and always tax-free if used for qualified medical expenses.

Do I have to contribute to the savings account?

No, but you can get the tax savings only if you open and maintain the savings account. We make it easy. Choose to have your HSA contributions deposited each month to OptumHealth Bank and make one payment! Your UnitedHealthOne insurance premium and HSA contribution are paid together. You get one bill and make one payment. Minimum \$25 monthly HSA contribution required.

How are doctor's office visits handled?

Don't pay your doctor at the time of service. Your doctor submits the bill to Golden Rule. After the network discount is applied, simply use the HSA to pay the discounted amount to the doctor.

Can I use the account to pay for dental procedures?

Yes, you can use your HSA to pay for any IRS-qualified medical expenses like dental and vision care.

Why do only high deductible plans qualify for an HSA?

Federal law requires that a qualified HSA health insurance plan have a minimum deductible:

Tax Years	Singles	Family
2010 and 2011	\$1,200	\$2,400

With a high deductible plan, you can reduce your monthly premium.¹ You then can deposit that money into your HSA to use for qualified medical expenses, tax-free, only if you need to. This keeps you from paying for more insurance than you may need or use.

For updated information on an UnitedHealthOne HSA plan call your broker today!

UnitedHealthOne — *Choices you want. Coverage you need.*[®]

UnitedHealthOne is the brand name for the family of UnitedHealthcare companies offering personal health insurance plans, including Golden Rule Insurance Company. UnitedHealthcare serves approximately 25 million customers. Our Choice Plus network can ease access to quality care at significant savings.

A Pioneer of Health Savings AccountsSM

Golden Rule Insurance Company, a UnitedHealthcare company, brings over 60 years of experience in providing health insurance solutions to individuals and families. We pioneered the HSA concept (formerly known as medical savings accounts) in 1993 and Golden Rule remains the market leader.

Golden Rule is rated "A" (Excellent) by A.M. Best and "A+" (Strong) by Standard and Poor's. These worldwide, independent organizations examine insurance companies and other businesses and publish their opinions about them. These ratings are an indication of our financial strength and stability.

"We believe that the more consumers learn about HSAs and how they work, the more they will understand the value of HSAs and how they can make health insurance more affordable."

— Richard A. Collins, CEO of Golden Rule Insurance Company & President of UnitedHealthcare's Individual Line of Business, announcing www.hsacenter.com as an educational resource for consumers.

Easy Next Steps

1. Review the product brochure.

2. Complete the application.

3. Submit the application with a check for the premium.

¹ The percentage shown is for purposes of illustration only. It is the difference between the monthly base premium of Golden Rule's HSA 100[®], \$2,500 deductible, for a hypothetical husband and wife, aged 30 Preferred II, with two children (aged 1 and 4), residing in a ZIP Code beginning with 532, effective 4/1/10, and the monthly base premium of Golden Rule's Copay SelectSM, \$500 deductible and 80/20 to \$15,000 coinsurance, for the same hypothetical persons, effective 4/1/10. Premium rates may vary by many factors, including age, family status, geographic area, and plan design. The actual percentage difference between HSA 100[®] premium and that of any other health insurance product may be less.

² "Out-of-pocket" means deductible, coinsurance, and copays, if any. Under any health insurance plan, it is likely that other additional expenses will be incurred that are not eligible for reimbursement.

³ Tiered interest rate based on account balance as of 2/1/10. Subject to change.

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For costs, benefits, exclusions, limitations, eligibility, and renewal terms, call or write the broker presenting this brochure, who is an independent insurance producer offering plans underwritten by Golden Rule and other insurers. Policy Form numbers: C-006.3, C-006.4 or state variation; GRI-N21M-15; GRI-N21M-30; GRI-N21M-49; GRI-N22M-16; GRI-N22M-40; GRI-N23M-06; GRI-PA-23.1-10; MGR03928; MTI00001; MTI00001-05; MTI00001-17; or MTI00001-27-H.

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HSA 100® vs. Current Plan Summary

HSA 100® Typically Costs Less

	Current Plan	HSA 100®	Difference
Annual Premium (Monthly x 12) ¹	\$ _____	\$ _____	\$ _____

HSA 100® Makes Quality Coverage Simple

	Current Plan	HSA 100®	Difference
Calendar-Year Deductible per Family	\$ _____	\$ _____	
Out-of-Pocket Expense to Reach 100% Coinsurance (Annual Deductible[s] Plus Annual Coinsurance[s]) ²	\$ _____	\$ _____ Only 1 deductible per family!	
HSA Annual Deposit Amount (12 Monthly Deposits) ³ (Use All or Part of Your Premium Savings to Fund Your HSA)	\$0	\$ _____	
Net Amount (Out-of-Pocket Expense ² Minus HSA Annual Deposit Amount) ³	\$ _____	\$ _____	\$ _____

HSA 100® Offers Tax-Advantaged Savings

	Current Plan	HSA 100®	Difference
1040 Tax Deduction ⁴ (Equal to HSA Annual Deposit Amount) ³	\$ _____	\$ _____	\$ _____
Asset Accumulation (Unused HSA Deposits Grow Tax-Deferred)	0%	Up to 2.25% Annual Percentage Yield (APY) ⁵	Up to 2.25% Annual Percentage Yield (APY) ⁵

¹ This quote is for an HSA 100® _____ 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 monthly dues to FACT (required in all states except CO, CT, DE, GA, KS, KY, LA, NM, NV, SD, or WY), so the actual cost may be higher. Premiums will increase over time, but HSA 100® rates will not increase during the first 12 months of coverage, subject to benefit, dependent eligibility, 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 \$3,050 (2010 and 2011 tax years) for individuals or \$6,150 (2010 and 2011 tax years) 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 (\$3,050 for individuals, \$6,150 for families in 2010 and 2011).

⁵ Tiered interest rate based on account balance as of 2/1/10. 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, eligibility, 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.