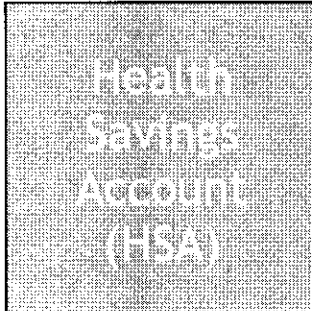


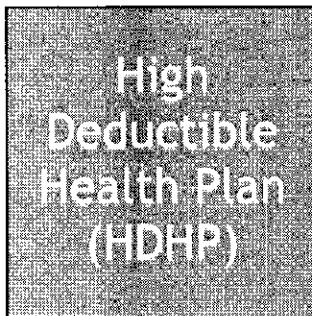
HSA Plan Design for UNDC

1



Your employer is contributing \$750 for Single and \$1,500 for Family Coverage over the next 12 months. You can contribute additional funds into your HSA up to the IRS maximum*. Keep in mind; you may have insurance payroll deduction savings available to contribute into your HSA.

2



Your new health insurance plan has a \$1,500 deductible for Single and \$3,000 for Family Coverage. After the deductible¹ is satisfied you pay 20% (co-insurance²) to a max of \$1,500 for Single and \$3,000 for Family Coverage**.

3



Your *Net Max-Out-of-Pocket*³ is \$2,250 for Single and \$4,500 for Family Coverage. This cost is calculated by subtracting the HSA from the insurance plan out-of-pocket.

KEY WORDS YOU SHOULD KNOW...

1. **Deductible:** The amount you pay before the insurance pays for medical services
2. **Co-Insurance:** Sharing the cost. For example: you pay 20% and the insurance pays 80%
3. **Net Max Out-of-Pocket:** The amount you pay in the worst-case scenario less the Employer HSA Contribution. This will be less if you contribute into your HSA

* The Federal maximum for HSA contributions in 2008 is \$2,900 for Single Coverage and \$5,800 for Family Coverage

** This illustration is based on the In-Network benefits. Out-of-Network benefits will have additional out-of-pocket. Most HDHPs waive the deductible for Preventive Care Coverage. See your High-Deductible Health Plan (HDHP) benefit summary for details