



HEALTH SAVINGS ACCOUNTS



PERSONAL HEALTH PLANS

SUPERMED ONE® HEALTH SAVINGS ACCOUNTS



MEDICAL
MUTUAL™

health plans for life

INTRODUCING SUPERMED ONE® HEALTH SAVINGS ACCOUNTS

SUPERMED ONE® PERSONAL HEALTH INSURANCE FROM MEDICAL MUTUAL OF OHIO® INTRODUCES HEALTH SAVINGS ACCOUNT (HSA) PLANS. SUPERMED ONE HSA PLANS ARE DESIGNED TO PROVIDE YOU WITH THE PROTECTION YOU NEED FROM THE CATASTROPHIC AND UNEXPECTED. IT CAN TAKE FEWER THAN 24 HOURS FOR A HEALTH CRISIS TO TURN INTO A FINANCIAL CRISIS. SUPERMED ONE HSA IS YOUR FIRST LINE OF PROTECTION AGAINST THIS KIND OF RISK.



Choosing a SuperMed One HSA plan provides you with **quality health insurance** combined with **tax benefits and investment opportunities**. SuperMed One HSA is ideal for individuals who do not have access to group health insurance including, those who are self-employed, between jobs or looking for an alternative to COBRA.

What is a Health Savings Account (HSA)?

There are two components to an HSA — a Qualified High-Deductible Health Plan (QHDHP) and a Health Savings Account (HSA). An HSA works like an IRA, except money deposited in the savings account can be used to pay for eligible healthcare expenses, including your health plan deductible. Plus, your yearly contributions can earn interest and be carried over from year to year.

What are Qualified High-Deductible Health Plans (QHDHP)?

A QHDHP is a comprehensive major medical plan that meets federal requirements to set-up an HSA. QHDHPs offer premium savings and considerable discounts for physician services and prescription drugs. In exchange for **lower premiums** and income tax savings, individuals and families are able to afford a higher deductible health plan.

In order to qualify for an HSA, you must first enroll in a QHDHP.

SUPERMED ONE HSA ADVANTAGES

- **Dependable:** Receive comprehensive major medical insurance coverage from Medical Mutual, which has provided quality health insurance products for 70 years.
- **Affordable:** Potential to save money by offsetting deductible with HSA tax-favored savings and lower premiums.
- **Simple:** Pay for routine and emergency qualified medical expenses, including over-the-counter medications, medical care and prescriptions with HSA tax-favored savings.
- **Investment Opportunities:** Earn interest on an account with the investment flexibility of an IRA or 401K.
- **Portability:** Carry over unused contribution and interest from year to year and/or to other Qualified High-Deductible health insurance plans.
- **Access:** Use checks and/or debit card access to pay for qualified medical expenses.
- **Tax-Favored Savings:** Deduct contributions on tax form with or without itemization.



HOW DOES A HEALTH SAVINGS ACCOUNT WORK?

HEALTH SAVINGS ACCOUNT (HSA)

ELIGIBILITY

- Under age 65
- Not eligible for or entitled to Medicare or Medicaid
- May not be claimed as a dependent
- Enrolled in a QHDHP

ANNUAL MAXIMUM CONTRIBUTION

Maximum contributions and range of deductibles are subject to change due to government regulations. Contact your broker or agent for further information.

YOUR CONTRIBUTION (ACCOUNT FUNDING)

- Contribute on a weekly, monthly or yearly basis
- Annual contribution limit is the lesser of annual QHDHP deductible or maximum contribution

QUALIFIED HIGH-DEDUCTIBLE HEALTH PLAN (QHDHP)

ELIGIBILITY

- Under age 65
- Not eligible for or entitled to Medicare or Medicaid
- Not pregnant or an expectant parent
- Resident of Ohio at least 6 months of the year

RANGE OF DEDUCTIBLES

Maximum contributions and range of deductibles are subject to change due to government regulations. Contact your broker or agent for further information.

YOUR CONTRIBUTION (HEALTH PLAN COST)

- Your health plan premium
- Deductible and coinsurance (if applicable) for medical and prescription drug expenses

SUPERMED ONE HSAs

- Tax savings and lower premiums help offset higher deductibles
- HSA helps pay your deductible, coinsurance and qualified medical expenses
- QHDHPs offer you comprehensive major medical insurance, including prescription drug
- HSA functions as a bank account with checks and/or debit cards

Important Note!

A SuperMed One QHDHP may be purchased as a stand-alone health insurance plan without establishing or contributing to an HSA account.

SAVE WITH SUPERMED ONE QHDHPs

Qualified High-Deductible Health Plans meet your day-to-day medical and prescription drug needs by providing savings for routine care, serious illness and emergency care. You may select from several **comprehensive major medical plans** that are tailored to fit your needs and budget while providing choice, flexibility and direct access to care. Deductible levels and plan descriptions are enclosed in this packet.

EASY STEPS TO HSA ENROLLMENT AND SAVINGS

1. In order to qualify for an HSA, you must first enroll in a SuperMed One Qualified High-Deductible Health Plan (QHDHP) by filling out a *SuperMed One HSA Application*.
2. **After receiving approval for medical coverage**, establish a tax-deferred HSA by mailing your *HSA Enrollment Form*. (DO NOT mail your *HSA Enrollment Form* prior to acceptance for medical coverage.)
3. You will receive a health benefit book and ID card for your SuperMed One QHDHP, and a welcome kit for your HSA account.
4. Deposit money weekly, monthly or yearly into your Health Savings Account using the coupons included in the welcome kit.
5. Pay for your qualified medical expenses by using a debit card or writing a check from your HSA account.

COMPREHENSIVE NETWORK

SuperMed One makes it easy to find your trusted physicians and hospitals from the expansive SuperMed Plus® network. The network offers you Medical Mutual's negotiated discounts with physicians and hospitals. To maximize your benefits, select a physician or hospital within the SuperMed Plus network. You may also self-refer to any specialist who is in the network. There's no need to get permission from your primary care physician.

ADDITIONAL RIDER BENEFITS

In conjunction with standard QHDHPs, you may select additional products, such as dental or vision, to enhance the benefits of your coverage.

OPTIONAL DENTAL COVERAGE

When you need dental care, you want to go to a dentist with whom you are comfortable. That is why the SuperMed One's Dental plan, SuperDental®, offers you the freedom to select any dentist for your basic dental needs, including examinations, cleaning and fillings. You will receive the maximum level of benefits when you choose a dentist from the DenteMax network of independent, professional dentists. You can also lower your out-of-pocket expenses for most preventive services, because DenteMax dentists do not balance bill.

OPTIONAL VISION COVERAGE

Regular vision care exams are important to your overall health, since they can help diagnose serious health problems, such as high blood pressure, diabetes and glaucoma. Administered by Cole Managed Vision, the SuperMed One comprehensive vision program provides you with benefits for an eyeglass examination and pair of eyeglasses or contact lenses, plus discounts on other vision care products.



OPTIONAL TERM LIFE INSURANCE

Term life insurance is available in benefit amounts of \$15,000, \$25,000 or \$50,000 when purchased in conjunction with a SuperMed One HSA standard medical insurance plan. Individual policies will be issued to all approved applicants and/or their spouses who are 18 through 64 years of age. Term life insurance offered with SuperMed One HSA is underwritten by Medical Life Insurance Company.

OPTIONAL CRITICAL ILLNESS BENEFIT*

If you or your spouse undergoes a covered transplant or is diagnosed with a heart attack, stroke, kidney failure or a qualified life-threatening cancer at least 61 days beyond the effective date of your critical illness coverage, you or your spouse will be eligible for a one-time lump sum payment.

Critical illness insurance is available in benefit amounts of \$5,000, \$15,000 or \$25,000 when purchased in conjunction with a SuperMed One HSA standard medical insurance plan. Individual policies will be issued to all approved applicants and/or their spouses who are 18 through 64 years of age.

The critical illness benefit offered with SuperMed One HSA is underwritten by Medical Life Insurance Company.

FAMILY COVERAGE

Family coverage includes you, your spouse and any unmarried children under the age of 19, or 23 for full-time students. Dependent-only coverage is also available. (Note: Dependents are not eligible to establish an HSA account.)

* Limited benefit

PRE-EXISTING CONDITIONS

There is a twelve-month waiting period for pre-existing conditions. A pre-existing condition is a condition for which an ordinarily prudent person would seek medical advice, diagnosis, care or treatment; or, for which you incurred medical expenses, received medical treatment, used a prescription drug or were advised by a physician to receive treatment during the six months prior to your effective date. The number of months you were enrolled under your previous coverage may apply toward the waiting period.

INSURANCE PAYMENT OPTIONS

Pay for your SuperMed One QHDHP coverage by using one of the following convenient options:

- **Automatic bank deduction plan.** On a monthly basis, have your premium deducted directly from a savings or checking account at any financial institution in Ohio.
- **Credit card.** Have your MasterCard or VISA charged on a monthly basis.
- **Billing.** Have an invoice sent to your home each month with a return envelope for remittance of your payment.

RIGHT-TO-EXAMINE POLICY

You may cancel your certificate within 10 days of having it in your possession and we will refund any premium paid.



THANK YOU

Medical Mutual appreciates your interest in our SuperMed One HSA products. We encourage and welcome comparison shopping. Compare our plan and you will see that we offer the best coverage at the best value. We know you will find that our SuperMed One HSA products offer you the dependable coverage you require...and deserve. For cost and further HSA details of coverage including, exclusions, any reductions and limitations, and the terms under which the policy may be continued in force, contact your broker or agent. We look forward to serving you.



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