

OPTIMA HEALTH HDHP PLAN

Five Advantages of Health Savings Accounts

YOUR HEALTH, YOUR CHOICE, YOUR FUTURE

At Optima Health, we believe the key to long-term healthcare affordability and improved individual health is member involvement.

Your involvement must be supported by a health program, rather than mere benefits, and include easy-to-use tools, information, and financial incentives. By coupling High-Deductible Health Plans (HDHP) with **a Health Savings Account (HSA)***, you have more control over your health and your expenses.

Optima Health has created such a solution with our Optima Health HDHP Plan. This innovative arrangement offers you a way to reduce and control healthcare costs while allowing you to save money for healthcare expenses when you actually need them.

You make all the decisions about your HSA account. You can make choices that are best for you. And your unused health investment dollars will keep earning tax-free interest for you, in your HSA.

A HEALTH SAVINGS ACCOUNT OFFERS MANY UNIQUE ADVANTAGES

- 1 YOU SAVE ON PREMIUMS.** You should be able to lower health insurance premiums by switching to health insurance coverage with a higher deductible. The money you save on premiums can be invested into your HSA, with pre-tax advantages. Then, use that money as needed to pay for qualified medical care expenses now, or in the future.
- 2 OWN YOUR HEALTHCARE DOLLARS RATHER THAN RENTING THEM.** In a conventional health plan, the premium you pay makes care available to you. The money you spend annually on your premium is not returned to you if you do not seek healthcare. That's like renting. However, when you put money into an HSA, it's yours—growing with tax-free interest—and it stays yours, to use or not. It's like the equity you build when you pay for your house. You own the healthcare investment and it works for you.
- 3 AN HSA PROVIDES TRIPLE TAX SAVINGS.** You contribute to the account with tax-free dollars. The money you (or your employer, if applicable) put into your Health Savings Account earns interest for you tax-free, and you can withdraw tax-free for qualified medical expenses. If you don't need to withdraw funds for healthcare costs, the money continues to earn interest and grow—staying with you wherever you go.
- 4 YOU ARE PROTECTED.** The Optima Health HDHP Plan covers preventive care services whether or not you've met your deductible. You have a fixed limit on your out-of-pocket cost before your medical expenses are covered. That out-of-pocket amount is what your HSA can be used to cover.
- 5 YOUR INVESTMENT GOES WITH YOU.** Because you own the money in your HSA, it goes with you even if you leave or change jobs. Once the money is in your account, it's yours.

This is a summary of the features of the High Deductible Health Plan. Before making a final decision, please read the plan's officially approved brochure, RI 73-893. All benefits are subject to the definitions, limitations, and exclusions set forth in the official brochure.

For more information, visit
optimahealth.com/federal

OptimaHealth 

Five Advantages of Optima Health HDHP



1

MORE CONTROL OVER YOUR HEALTH. Optima Health HDHP Plan membership provides access to online tools to help you with healthcare decisions. Through optimahealth.com, we provide a robust database of health and wellness information, as well as current pricing on medical office visits, hospital care, surgical procedures, pharmacy, and diagnostics. You will have the information you need to make better healthcare choices.

2

EASY-TO-USE HEALTH PLAN. With the Optima Health HDHP Plan you will enjoy seamless access to benefit and member services at Optima Health, and HSA information at HealthEquity. You will receive timely communication on ways to save money on future medical expenses. You will also benefit from the ease of online payment options and tracking, 24-hour customer service from knowledgeable consultants, personal help managing your account, as well as additional online account management tools.

3

YOUR DOLLARS WILL GO FURTHER. Through Optima Health, you will have access to more than 39,000 healthcare providers who have contracted to offer discounted service rates to our members. These discounted rates result in better prices for healthcare and make your hard-earned dollars go further than before—allowing you to keep more of your HSA dollars.

4

IMPROVE YOUR HEALTH. Optima Health offers a multitude of quality health and wellness programs, coupled with the support of experienced clinicians, designed to help maintain or improve your quality of life. We not only engage members in health and wellness strategies, we also help manage chronic diseases, pharmacy needs, and behavioral health.

5

AFFORDABLE HEALTH COVERAGE, SAVINGS OPPORTUNITIES. The Optima Health HDHP Plan allows for a lower monthly premium, making it more affordable for individuals and families. Now you can take the money you once spent on higher premiums and put it into the HSA where you can grow your money without taxation. This money is yours no matter where you go, or how or when you choose to spend it on qualified healthcare expenses.

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