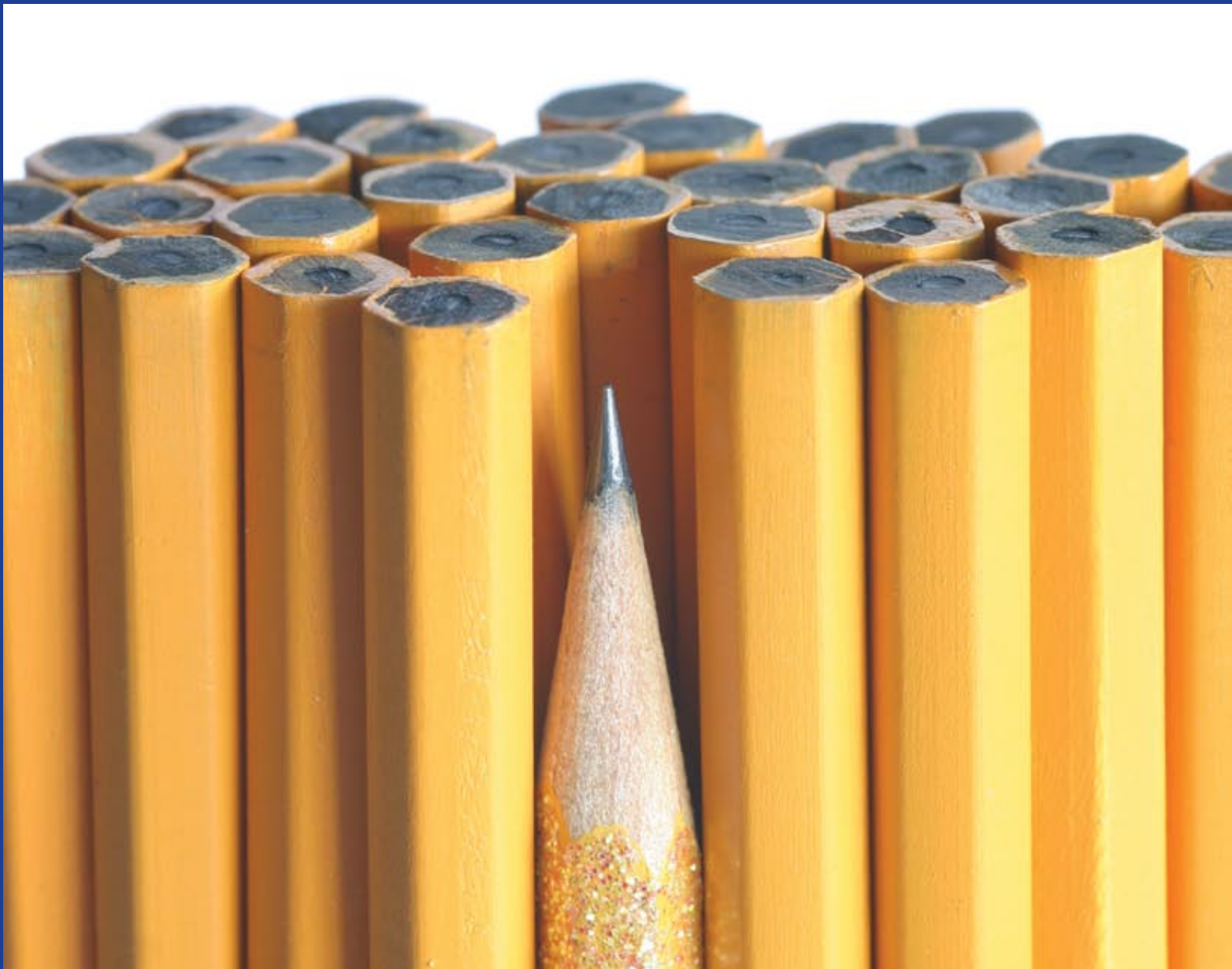


Your UnitedHealthcare DefinitySM Health Savings Account





At UnitedHealthcare, we believe that health insurance is much more than just coverage when you're ill or injured.

When you are sick, your insurance company should be committed to providing you with valuable information to help you make the right decisions for you and your family.

We want to welcome you to

UnitedHealthcare's DefinitySM Health Savings Account plan.

This plan combines the medical benefits you've come to expect with the tools and resources you need. The result...quality health care options.

Consider:

- ▶ Our **extensive national network** and **no-referral policy** mean you can find a doctor to meet your unique needs. You can travel almost anywhere within the United States and find a network doctor, hospital or pharmacy and receive the same benefits you can find at home.
- ▶ **Preventive care** may be provided up to 100% (see your specific plan for details), so you can keep on top of things that could become trouble later.
- ▶ **Discounts on a variety of health-related products** may make healthy living easier on your wallet.
- ▶ Toll-free, all day every day you can **talk to nurses or other health professionals** who can answer questions about your health.
- ▶ A variety of **tools and support programs** may help you save money and make managing your benefits simple. Just a few examples are our provider search tool that helps you choose a doctor based on quality and cost, and health statements that provide account information and personalized health tips.

Visit **www.unitedhealthcare.com** today for information on all the programs listed and more.

UnitedHealthcare has one of the largest national networks:

520,000 doctors
4,700 hospitals
60,000 pharmacies
57,000 counseling and mental health practitioners

When it comes to choosing where to get care, we've done the homework for you.

The UnitedHealth Premium[®] Designation program gives you important quality and efficiency information on doctors and hospitals in our network. You'll find cost efficient doctors who have demonstrated excellence in care delivery. Only those who meet strict industry guidelines receive designation. Find network doctors and hospitals through our online directory at **myuhc.com**.[®]

Definitions you can use:

Deductible:

The amount you must pay out-of-pocket before your medical benefit plan pays anything.

Copayment:

A set dollar amount you are required to pay out-of-pocket (the remaining dollars of eligible expenses are paid by the medical plan).

Coinsurance:

A percentage you are required to pay out-of-pocket (the remaining percentage of eligible expenses are paid by the medical plan).

The **UnitedHealthcare Definity Health Savings Account** or "Definity HSA" is a HSA-Qualified medical plan, plus a health savings account. Broken down to its individual parts, it works like this:

Medical Plan:

- ▶ Provides benefits with an annual maximum out-of-pocket
- ▶ Provides you up to 100% coverage for preventive care (see your specific plan for details)
- ▶ Ensures lower out-of-pocket costs when you use network physicians and health care professionals
- ▶ Covers emergencies anywhere in the world

Health Savings Account:

- ▶ Helps you pay for eligible medical expenses tax-free
- ▶ Allows you to choose account options to fit your savings goals
- ▶ Allows you to carry over balances from year to year
- ▶ Goes with you, if you leave your employer



Health information is at your fingertips on myuhc.com.

It's your health history, medical library and member Web site. Secure, easy-to-use and interactive.

You can use the site to:

- Find a network physician or health care professional
- Estimate your treatment or plan costs
- Research health conditions
- Track your claims status
- Start a customized health improvement program (like smoking cessation, stress management or weight loss)
- Get discounts on health-related products
- And, much more

How the Definity HSA Works.

1. Put money in your health savings account.

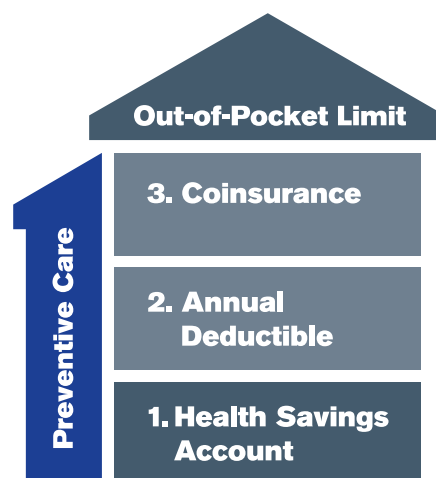
You and your employer contribute money on a pretax basis to your health savings account.* Your contributions can be deposited monthly through payroll deductions or you can write a check. Keep in mind you don't have to contribute, but you can place money in the account tax-free up to the allowable maximum. This money can be used to pay for eligible medical expenses, including copayments and charges that may apply towards your annual deductible.

2. Meet your annual deductible.

With the Definity HSA, you have an annual deductible to meet. You must meet the deductible, and then medical plan benefits begin. The exception is preventive care, which may be covered up to 100%, even if you haven't reached your deductible (see your benefit summary for details). The deductible can be paid either with the money in your health savings account, or directly out-of-pocket, which will allow your funds in the health savings account to continue to grow tax-free.

3. Pay only coinsurance and copayments.

After your deductible is met, you and the medical plan share expenses. You may see this referred to as "coinsurance" or "copayment." You can also use your health savings account funds for your coinsurance or copayments (see your benefit summary for details). You will continue to share expenses until you reach the annual out-of-pocket limit. When you reach this annual limit, eligible expenses will be covered by the medical plan at 100% with no additional out-of-pocket expenses for the year.



*You and your employer may contribute up to the IRS maximum. Check with your tax advisor to determine the exact amount you can contribute.

How your HSA works.

Complete the worksheet below using the plan design offered by your employer. This may help you decide if the Definity HSA plan is right for you.

Plan Pays 100% of Covered Charges after you reach your out-of-pocket maximum.

Preventive Care
Covered 100% with network physicians.

Out-of-Pocket Maximum
\$

Your Coinsurance or Copayment
% or \$
Coinsurance Copayment

Out-of-Network Out-of-Pocket Maximum
\$

Annual Deductible
\$

Your Share of the Deductible
\$
Your Deductible minus your HSA

Out-of-Network Deductible
\$

Health Savings Account
\$ \$
Your Contribution Employer Contribution

HSA funded by you and your employer.

Contact your employer if you have more questions about enrolling in the plan.

Enroll in the Definity HSA today.

These easy steps will ensure that your medical benefits and financial account will be available the first day your medical benefits begin.

- 1.** Are you **eligible to enroll**? In order to sign up for the Definity HSA, you must not be:
 - ▶ Covered by any other medical plan that is not a high-deductible health plan. (for example, your spouse's plan)
 - ▶ Entitled to Medicare benefits
 - ▶ Claimed as a dependent on another person's tax return

If you're eligible, enrollment is easy.

- 2.** Enroll in your **medical plan** by completing the enclosed medical application. Open your **health savings account** by completing the enclosed health savings account application. Your health savings account will be administered by OptumHealth BankSM, an FDIC-insured, UnitedHealth Group[®] company. Be sure to fill out the application completely, sign it and return it according to your employer's instructions.
- 3.** If your employer is offering payroll deductions for your contribution to the health savings account, please complete a payroll deduction form and return it to your employer.

For a copy of the OptumHealth Bank Custodial and Deposit Agreement, and Privacy Notice, please go to **www.myuhc.com**.

Contact your employer if you have more questions about enrolling in the plan.

We'll contact you soon.

After OptumHealth Bank has processed your application, they will send you a welcome packet, including your account number, Schedule of Fees and Charges and other disclosures. And UnitedHealthcare will be sending you a welcome guide with more detailed information on all of the tools and resources available to you as a member.

You can access the money in your account with a special debit card or by submitting reimbursement requests (this will be explained in more detail once you enroll).

You are eligible to receive tax-free reimbursement for qualified health expenses not covered by your insurance. A list of eligible expenses is available on myuhc.com.**

**Definity HSA distributions used for any purpose other than the qualified medical expenses listed will be taxable, and the appropriate tax rules will apply. Expenses not covered by your medical benefits plan but eligible for tax-free reimbursement will not apply to your deductible.



Visit us at www.unitedhealthcare.com


Insurance coverage provided by or through United HealthCare Insurance Company or its affiliates. Administrative services provided by United HealthCare Insurance Company, United HealthCare Services, Inc. or their affiliates.

Health Plan coverage provided by or through a UnitedHealthcare company.

The DefinitySM Health Savings Account (HSA) high deductible health plan (HDHP) is designated to comply with IRS requirements so eligible enrollees may open a Health Savings Account with a bank of their choice or through OptumHealth Bank. "Definity HSA" refers generally to the DefinitySM HSA product, which includes a HDHP, although at times "Definity HSA" may refer only and specifically to the Definity Health Savings Account, and not to the associated HDHP. Services supplied by OptumHealth Bank are not available in Hawaii, Alaska or the U.S. Virgin Islands.

UnitedHealth Wellness[®] is a collection of programs and services offered to UnitedHealthcare enrollees to help them stay healthy. It is not an insurance product but is offered to existing enrollees of certain products underwritten or provided by United HealthCare Insurance Company or its affiliates to encourage their participation in wellness programs. Health care professional availability for certain services may be dependent on licensure, scope of practice restrictions or other requirements in the state. Some UnitedHealth Wellness programs and services may not be available in all states or for all group sizes.

For a complete description of the UnitedHealth Premium[®] designation program, including details on the methodology used, geographic availability, and program limitations, please see myuhc.com^{*}.

 Printed on paper containing recycled material.