

## Introduction to UnitedHealthcare's Definity<sup>SM</sup> HSA

UnitedHealthcare's Definity Health Savings Account (HSA) plans are leading a new direction in health benefits: *consumer-driven health care*.

Consumer-driven health care (or, CDH) is a movement designed to give you greater control over your health – and over the way you purchase health care services. The aim is to help you make the connection between cost and value by giving you incentives to be a smart shopper and avoid unnecessary expenses by taking better care of your health.

You provide your engagement and your personal attention. We provide the information and financial tools you need to encourage more effective use of health care services.

The Definity HSA features a combination of a health benefits plan together with a tax-advantaged savings account. The HSA permits both employers and employees to contribute funds on a pre-tax basis, which allows funds in the account to accumulate tax-free – similar to a 401(k). The HSA permits unused funds to rollover from year to year and it's "portable" – the funds are yours to keep.

You can use the funds in your account to either pay for qualified medical expenses -- or let them accumulate, depending on the decisions you make.

You can take advantage of many self-service features specially designed for the Definity products through our online member Web site, [myuhc.com](http://myuhc.com). But we don't wait for you to call; we send targeted, customized messages by mail or e-mail, based on your unique health needs and preferences. And you can access registered nurses and other medical professionals who are available to provide expert, clinical advice and health information – anytime.

Be sure to find out more today about the Definity HSA by carefully reading your UnitedHealthcare enrollment materials.