

## UnitedHealthcare's Definity<sup>SM</sup> HSA: How it Works

Your Definity HSA empowers you to make health care choices that best fit your needs. We provide the combination of health care coverage, financial tools and information you need to let you stay healthy and use health care services more efficiently.

There are three key parts to your Definity HSA, the medical plan, the Health Savings Account and the set of decision-making tools and resources we provide to assist you. Let's look at each of these.

### ***Medical Plan***

For most routine or planned medical expenses you and the health benefits plan will share in the cost of care. You can choose to use some or all of your HSA funds to help defray these costs.

Your health benefits plan protects you from unexpected high medical care costs by placing a cap, or out-of-pocket maximum, on the total amount you would be required to pay in a year. Members rarely reach the maximum, but it's nice to know that your family's finances are secure.

### ***Health Savings Account***

At the beginning of your benefit year, you and/or your employer contribute benefit dollars into your Health Savings Account (HSA). You pay no taxes on either the money you contribute to the account (i.e. it's "pre-tax") or on any interest that accrues over time – as long as you use the funds for approved medical expenses.

You can use your HSA for a variety of health care expenses. In most cases, these expenses will apply to your deductible.

You can also decide not to use the HSA funds, and simply let them accumulate. That money is yours to keep, even if you retire or take another job with a different employer; it does eventually need to be used for qualified medical expenses, however. You'll need to carefully examine your enrollment documents concerning the rules for contributing to the Definity HSA, as well as for your investment options.

During the plan year you can track your benefit amounts and lists of covered services on your member Web site, **myuhc.com**<sup>®</sup>. You'll also find a list of items that can be paid for by your HSA, including those that do not apply to your deductible.

### ***Decision-making Tools and Resources***

We support your ability to make informed health care decisions with highly personalized resources like

- **24-hour Health Coaching.** Toll-free, all day, every day you can talk to nurses who can answer questions about your health.
- **Care support programs:** Clinical expertise to help you make sound decisions and help you get access to proper care.

- **Personalized Web site - 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 estimate your treatment or plan costs, research health conditions, track your claims status, and more.

UnitedHealthcare's Definity HSA offers you the chance to join the growing number of people who are taking a more active role in receiving access to high quality health care for the best value. And with Definity HSA, you're going to open up a whole new world of personalized support and interaction with your health plan to help you make better, smarter health care decisions.