

Health Savings Accounts

Handbook for Individuals and Families



UnitedHealthOne 

OptumHealthBankSM

Golden Rule Insurance Company, a UnitedHealthcare company, is the underwriter and administrator of these plans.

Putting the Savings in Health Insurance



For many Americans buying their own health insurance, traditional plans may not be the most affordable, or even the best, option. The copay plans that have been the backbone of health insurance for such a long time are great — especially when someone else, like an employer, helps share the costs.

It just doesn't always work that way when you buy your own insurance. But the bottom line is the same: You and your family need health insurance coverage.

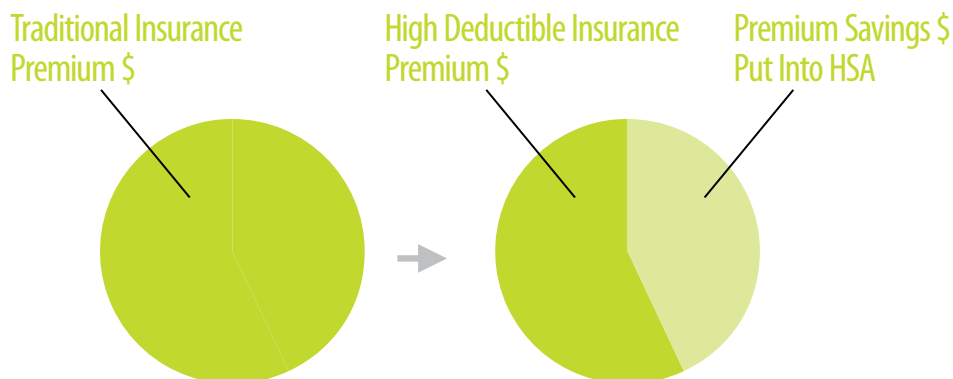
A new lower-cost solution

Would you be interested in a new kind of health insurance plan that offers quality coverage and lets you save on your income taxes?

- A plan that gives you and your family more control over how you spend your health-care dollars?
- An often lower-cost alternative to traditional copay insurance that still gives you and your family coverage that you need, when you need it?
- One that's rapidly growing in popularity among the millions of Americans who are faced with buying their own health insurance?

Then you need to know more about our health savings account (HSA) plans.

How HSA Plans Work



HSA Plans Offer Quality and Savings

HSA plans have two components: a lower-cost, high deductible health insurance product to cover your larger medical expenses and a tax-favored health savings account (HSA) administered by OptumHealth Bank, Member FDIC. OptumHealth Bank is a leading HSA administrator, dedicated to the health-care industry.

The idea is really simple. The money you save on premiums can be put into your tax-favored savings account, then withdrawn to help pay your deductible or pay for other qualified medical expenses.

You own your savings account. You make the decisions on how and when to spend the money. You or anyone else may contribute to your HSA. Your unspent health-care savings roll over year after year. In other words, you won't lose what you don't spend in any given year. And if used for qualified medical expenses now or after retirement, the money in your savings account will never be taxed. Plus OptumHealth Bank pays a competitive 2.7% interest rate on the money in your savings account.*

Pay less and still get the coverage you need

When you have a HSA plan, you may pay less for the coverage you and your family really need — and you won't pay for coverage you don't need.

In many cases, HSA plan insurance premiums for individuals and families can be 45%-55% less than our traditional copay plans.

A choice of coverage

We offer you a choice of HSA plans:

HSA 100[®] — Our most comprehensive HSA coverage. With covered medical expenses reimbursed at 100% once you meet your deductible, *HSA 100* provides simplicity and peace of mind. That's why *HSA 100* is our top-selling HSA plan.

HSA 70SM — Our most affordable HSA plan. Designed to provide excellent coverage, *HSA 70* may be the best choice for budget-conscious families. *HSA 70* reimburses medical expenses at 70% once you meet your deductible and coinsurance.

See our product brochure for details on benefits, exclusions, limitations, eligibility, and renewal terms.

*As of 8/1/08, rate subject to change.



National Network Discounts Make a Difference



The potential for lower premiums is just part of the story.

Having access to our Preferred Networks can mean substantial discounts in what you pay for your health care.

Here's how it works: Networks negotiate with health-care providers and facilities on behalf of large numbers of customers to obtain discounts on medical services.

It's this combined buying power of the networks that can translate into significant savings for you — even with out-of-pocket covered medical expenses incurred before you meet your deductible.

And no matter where you live, we offer you access to quality networks available in your area.*

Access to UnitedHealthcare's national network

In many places, your UnitedHealthOne HSA plan from Golden Rule gives you access to UnitedHealthcare's extensive national network of doctors, hospitals, and other facilities and health-care professionals.

UnitedHealthcare has one of the largest directly contracted networks in the nation. Its roster of physicians and specialists includes some of the most renowned and respected professionals in the industry.

Over the last few years, the network's industry-leading discounts saved billions in billed medical charges — savings that were passed on to customers.**

With a UnitedHealthOne HSA plan from Golden Rule, network advantages work for you.

*Network availability may be limited in certain areas and is subject to change.

**UnitedHealth Group Clinical Programs

Now It All Adds Up

Lower premiums. Tax-deferred savings. Network discounts. Interest earned.

Money saved from reduced premiums can be put into your health savings account and deducted from your income taxes (see page 9 for details). On top of that, with OptumHealth Bank, you'll earn annual interest on your savings, beginning with the first dollar saved. OptumHealth Bank's deposits are insured by the Federal Deposit Insurance Corporation (FDIC) for at least \$100,000 for each depositor.

You may even invest your money in a variety of mutual funds with the potential for even greater long-term growth (minimum \$2,000 balance required).

Your health savings grow tax-deferred and can be withdrawn tax-free to help pay your deductible or to pay for other qualified medical expenses like prescriptions, vision, or dental care.

What you don't use will continue to accumulate year after year. Then, if you ever need it for medical expenses, the money will be there.

That's good planning and extra security when you need it most. And you're in control.

What our customers are saying about their UnitedHealthOne HSA plans from Golden Rule.

"It just makes sense. I plan to keep the savings to buy things like braces for kids. If I can do that with tax-deductible savings, it's a win-win deal for me."

Kris Walker
Madison, Wisconsin

"When you count the insurance premium, as well as our out-of-pocket expenses, we'll be spending less than half of what we spent with our previous medical insurance."

Russ and Kathy Griffith
Granville, Ohio

"I feel more in control of my health-care dollars. My claims have been processed expeditiously, and my interactions with the company have been extraordinarily pleasant and professional."

Dee Bloom
Gilbert, Arizona

"With the HSA I feel comfortable with the coverage and I'm paying something I can afford, which is about half of what I was paying before."

Joel Rawlins
Round Rock, Texas

"If we stay healthy, we reap the benefits. If we need the coverage, it's there."

Ted and Krista Sames
Monongahela, Pennsylvania

Why Choose Us for Health Savings Account Plans?

UnitedHealthcare

Today, UnitedHealthcare serves more than 70 million customers. Our network plans can ease access to high-quality care from more than 560,000 physicians and 4,800 hospitals across all 50 states and in four international markets.* We combine our strength and stability with nearly three decades of experience serving customers of all sizes.

UnitedHealthOne

UnitedHealthOne is the brand name of the UnitedHealthcare family of companies that offers personal health insurance products. Golden Rule Insurance Company, a UnitedHealthcare company, is the underwriter and administrator of these plans. With over 60 years of experience serving individuals and families, Golden Rule provides high-quality products, timely claims handling, and outstanding customer service.

Experience and Expertise

Golden Rule's experience and expertise has driven the development of easy-to-use and innovative health insurance products. A recognized leader — and one of the nation's largest providers of health savings account plans — Golden Rule continues building plans that meet the needs of individuals and families. Golden Rule is rated "A" (Excellent) by A.M. Best and "A+" (Strong) by Standard and Poor's. These worldwide, independent organizations examine insurance companies and other businesses and publish their opinions about them. These ratings are an indication of our financial strength and stability.

Customer Satisfaction

- More than 92% of all health insurance claims are processed in 10 working days or less.**
- Up to 35%-45% discounts are provided on quality care thanks to our extensive network of doctors and hospitals.***
- We're easy to reach with a toll-free customer service line: (800) 657-8205. We respond quickly to customer questions and concerns.

*As of 7/31/2008.

**Actual 2007 results.

***Discounts vary by provider, geographic area, and type of service.

We Have the Answers

Frequently asked questions about our HSA plans

HSA

What is an HSA?

A health savings account (HSA) is a tax-favored savings account created for the purpose of paying medical expenses.

- **Tax-deductible**
Contributions to the HSA are 100% deductible (up to the legal limit) — just like an IRA.
- **Tax-free**
Withdrawals to pay qualified medical expenses are never taxed.
- **Tax-deferred**
Interest earnings accumulate tax-deferred, and if used to pay qualified medical expenses, are tax-free.
- **HSA money is yours to keep**
Unlike a Flexible Spending Account, unused money in your HSA isn't forfeited at the end of the year; it continues to grow, tax-deferred.

What is high deductible health insurance?

A health insurance product that has minimum annual deductibles and maximum out-of-pocket limits.

- **Limits for 2008:**

	Minimum Deductible	Maximum Out-of-Pocket
Single	\$1,100	\$ 5,600
Family	\$2,200	\$11,200

- **Limits for 2009:**

	Minimum Deductible	Maximum Out-of-Pocket
Single	\$1,150	\$ 5,800
Family	\$2,300	\$11,600

- **Future Limits**

These minimums and maximums may be adjusted annually, based on changes in the Consumer Price Index (CPI).

How does an HSA plan work?

An HSA works in conjunction with high deductible health insurance.

Your HSA money can be used to help pay the health insurance deductible and qualified medical expenses not covered by the health insurance.

Any funds you withdraw for nonqualified medical or other expenses will be taxed at your income tax rate plus 10% tax penalty.

If you meet the deductible with covered expenses, the **health insurance** pays 100% (HSA 100®) or 70% (HSA 70SM) for remaining covered expenses for the balance of the calendar year. Payment of all plan benefits is subject to all terms and conditions of the policy, including medical necessity determinations. Out-of-network benefits are also subject to reasonable and customary determinations.

Eligibility

Who can have a UnitedHealthOne HSA?

The individual must be:

- 1) Covered by our high deductible health insurance;
- 2) Not covered under other health insurance; and
- 3) Not enrolled in Medicare.

Exceptions. Other health insurance does not include coverage for the following: accidents, dental care, disability, long-term care, and vision care. Workers' compensation, specified disease, and fixed indemnity coverage are also permitted.

Can my spouse have a UnitedHealthOne HSA?

Yes, provided he or she is covered under his or her own high deductible health insurance product. In these situations, the maximum tax-deductible savings account contribution is divided equally between you, although you can agree to a different division. The exact amount depends upon whether each or both of you have family coverage and the deductible levels under each of your plans. Your spouse can also be covered under your plan. In that case, you can use money in your HSA to pay for your spouse's qualified medical expenses, but your spouse cannot have his or her own UnitedHealthOne HSA.

Reporting/Fees

What kind of reports will I get?

OptumHealth Bank will provide online monthly statements showing your account balance and deposit and withdrawal activity. If you prefer to have statements mailed to your home, simply notify OptumHealth Bank. You can opt out of electronic statements at *OptumHealthBank.com*, call customer service to do so, or send your request to P.O. Box 271629, Salt Lake City, UT 84127-1629.

Are there HSA management fees?

Yes. Initial set-up fee is \$10. A monthly maintenance fee of \$3 will automatically be deducted from your account each month. The \$3 monthly maintenance fee is waived when the Minimum Daily Balance exceeds \$5,000. This fee includes use of your Health Savings Account MasterCard® prepaid debit card to pay charges directly at the point of service, such as a doctor's office or pharmacy. By using your Health Savings Account card this way, you can avoid incurring additional fees, and as an added benefit, your monthly statements and online account information will show you exactly where you spent your HSA funds. You may also use Online Bill Payment at no additional charge — limit: one transaction per business day. Checks, if you choose to purchase them, cost \$1.50 for six (6) checks. Your account will be charged \$25 for each overdraft. After the first three months, if your Minimum Daily Balance falls below \$100, an additional Below Minimum Balance Fee of \$3 per month will automatically be deducted from your account.

HSAs With Physician and Provider Networks

How do HSAs work with Physician and Provider Networks?

Paying the bill. If you have network coverage, your provider should send the bill to the network for repricing at the discounted rate.

We will then send you an Explanation of Benefits (EOB). You should pay the physician or provider promptly.

Access to HSA Dollars

How do I withdraw money?

You'll receive a **Health Savings Account card** shortly after your insurance becomes effective. Use your card at any doctor's office or pharmacy that accepts MasterCard® prepaid debit cards to pay for qualified medical expenses. You can access your HSA funds through:

- Any ATM displaying the MasterCard® brand mark (\$1.50 per transaction). In addition to OptumHealth Bank's fee, the bank/ATM you use to withdraw funds will charge you its own fee (variable by bank) for the transaction.
- Online bill payment available at *OptumHealthBank.com* (limit one transaction per business day).
- Checks, if you choose to purchase them.

The bills. Be sure to retain copies of your medical bills for withdrawals and tax purposes.

How do I get reimbursed by the health insurance?

You or your network provider should send us copies of your bills. We will process the expenses under the health insurance.

If benefits are payable, we will pay the provider directly unless you have already paid the bill, in which case we will pay you. If you have paid the bill, please note that on the bill.

Noncovered expenses. If coverage of a condition is excluded, limited, or simply not a covered expense under the health insurance, you can still use your HSA money to pay the bill.

Can my HSA be used for dependents not covered by the health insurance?

Generally, yes. Qualified medical expenses include unreimbursed medical expenses of the account holder, his or her spouse, or dependents.

What about nonmedical withdrawals?

Nonmedical withdrawals from your health savings account are taxable income and subject to a 10% tax penalty.

Exception. This tax penalty does not apply if the withdrawal is made after the date you:

- 1) Attain age 65;
- 2) Become totally and permanently disabled; or
- 3) Die.

Can my HSA be used to pay premiums?

No, this would be a nonmedical withdrawal, subject to taxes and penalty.

Exceptions. No penalty or taxes will apply if the money is withdrawn to pay premiums for:

- 1) Qualified long-term care insurance; or
- 2) Health insurance while you are receiving federal or state unemployment compensation; or
- 3) Continuation of coverage plans, like COBRA, required under any federal law; or
- 4) Health insurance after you turn 65 but not Medicare supplement insurance.

Tax Benefits

What are the tax benefits?

There are three major tax advantages to your HSA:

- 1) Cash contributions to an HSA are 100% deductible from your federal gross income.**
- 2) Interest earnings accumulate tax-deferred.**
- 3) Withdrawals from an HSA for “qualified medical expenses” are free from federal income tax.**

What is a qualified medical expense?*

A qualified medical expense is one for medical care as defined by Internal Revenue Code Section 213(d). The expenses must be used primarily to alleviate or prevent a physical or mental defect or illness. Most expenses for medical care will fall under IRC Section 213(d).

However, some expenses do not qualify.

A few examples are:

- Surgery for purely cosmetic reasons.
- Health club dues.
- Illegal operations or treatment.
- Maternity clothes.
- Toothpaste, toiletries, and cosmetics.

HSA money cannot generally be used for insurance premiums. See prior page for exceptions.

*See IRS Publications 502 *Medical and Dental Expenses* and 969 *Health Savings Accounts and Other Tax-Favored Health Plans* for more information.

Deposits

What are the tax-deductible contribution limits?

The law. Federal law states that annual contribution limits are \$2,900 for singles/\$5,800 for families for 2008 and \$3,000 for singles/\$5,950 for families for 2009.

The chart on page 11 shows the maximum tax-deductible contributions for UnitedHealthOne HSA plans for 2008 and 2009.

Minimum Contributions. To open and maintain your HSA savings account with OptumHealth Bank, a minimum contribution of \$25 each month is required.

What if I open my HSA in the middle of the year? You may contribute up to the maximum allowed no matter what time of year your health insurance becomes effective. There are penalties if you don't maintain the health insurance for the required length of time.

If your insurance takes effect after the month of January, you must maintain that insurance for 13 months, starting in December of that year. Otherwise, contributions will be subject to income taxes and a 10% penalty.

Excess Contributions. If contributions exceed the amount you can legally deduct/exclude from your taxes, the excess is taxed as ordinary income and subject to a 6% excise tax.

Avoiding Penalties. You can avoid the additional tax by withdrawing the excess and interest on it before your tax filing deadline.

How are deposits made?

The \$25 minimum deposits are made through Golden Rule and set up on the same payment plan as premiums for the health insurance.

Are lump-sum deposits permitted?

Yes. However, you must continue your \$25 monthly minimum deposit. Additionally, the lump sum when added to your monthly deposits cannot exceed the maximum annual contribution limit. Lump-sum deposits should be sent directly to OptumHealth Bank.

Who is responsible for my HSA?

As custodian, OptumHealth Bank is responsible for your HSA funds. OptumHealth Bank's deposits are insured by the Federal Deposit Insurance Corporation (FDIC) for at least \$100,000 for each depositor.

Please be aware that the money market and mutual fund investment options are NOT guaranteed by OptumHealth Bank, are NOT FDIC-insured, and may lose value. We encourage you to read the prospectus of each fund carefully before investing and seek the advice of an investment professional you trust.

The Savings Account

Are there adjustments for inflation?

Yes, the tax law requires an annual Cost of Living Adjustment (COLA) based on changes in the Consumer Price Index. This calculation, rounded to the nearest \$50 increment, affects deductible limits, maximum out-of-pocket amounts, and the maximum annual HSA contribution limits.

Health insurance deductibles may change by the COLA each year. We will automatically adjust your deductible and notify you of the change.

Can I have an HSA and an IRA?

Yes, having an HSA in no way restricts your ability to have an IRA.

Can HSA money be rolled into an IRA?

No, it can only be rolled over into another qualified HSA without incurring tax consequences.

Must distributions begin at age 70½?

While the law is silent on this point at the present time, we would expect the IRS to treat this like an IRA. Therefore, the answer will probably be “yes.”

What happens to my HSA when I die?

Your HSA will be treated as your surviving spouse’s HSA, but only if your spouse is the named beneficiary. If there is no surviving spouse or your spouse is not the beneficiary, then the savings account will cease to be an HSA and will be included in the federal gross income of your estate or named beneficiary.

When can I start to use the funds in my HSA?

Once your account is open and a deposit has been made to your account, and funds are available, you can start using your HSA. You are 100% vested as soon as the funds are deposited, and you have total control over the funds.

What expenses are qualified for reimbursement from my HSA?

You are eligible to receive tax-free reimbursement for qualified health expenses not covered by your insurance as defined by Section 213(d) of the Tax Code. A list of these expenses is available on www.irs.gov (the IRS Web site). HSA distributions used for any purpose other than the qualified medical expenses listed will be taxable, and the appropriate tax rules will apply.

Once I am eligible (age 55 and up to when you are enrolled in Medicare), how can I make “catch up” contributions — all at once or over time?

OptumHealth Bank can accommodate either method — a one-time contribution or several contributions over time. For more specifics on eligibility, please refer to IRS guidelines or a tax advisor.

Can individuals 65 or older take out funds from their HSAs for any reason without a penalty?

If an individual is age 65 or older, regardless of whether the individual has been enrolled in Medicare, there is no penalty to withdraw funds from the HSA. As always, normal income taxes will apply if the distribution is not used for unreimbursed qualified medical expenses (expenses not covered by the medical plan).

OptumHealth Bank Details

About Your Account

Your HSA funds are deposited in a custodial account at OptumHealth Bank, a leading administrator of health savings accounts (HSA). OptumHealth Bank is FDIC-insured and will service your account. With expertise in health-care and financial services, OptumHealth Bank is uniquely positioned to offer HSAs. Your savings earn a competitive interest rate with the first dollar deposited. Investment options are available for accounts maintaining balances of at least \$2,000.

What to Expect From OptumHealth Bank

Upon approval of your health insurance coverage, an HSA will be established in your name. The account belongs to you, and your balance is insured by the Federal Deposit Insurance Corporation (FDIC) to the extent permitted by the FDIC. All information regarding your HSA will be sent to you directly from OptumHealth Bank.

OptumHealth Bank will send you a letter to provide:

- Your Account Number.
- Schedule of Fees and Charges.
- Custodial and Deposit Agreement.
- Truth in Savings/Funds Availability Disclosure — To provide the interest rate your account will earn, as well as the date when funds will be available for withdrawal.
- Privacy Policy and Beneficiary Form.

You will also receive your Health Savings Account MasterCard® prepaid debit card(s) and your PIN under separate cover.

Making Contributions

You can make contributions to your HSA:

- Online at OptumHealthBank.com anytime.
- By mailing a deposit with a contribution form, available at OptumHealthBank.com or by calling OptumHealth Bank customer service at 1-866-234-8913.
- Through Golden Rule with your insurance premium.

You can contribute as frequently or as much as you wish, provided your total contribution does not exceed the limits specified by the Internal Revenue Service.* Once you are no longer covered by a high deductible health plan, you cannot continue to make contributions. The money in your HSA is yours to keep. Should you choose to transfer your HSA to another qualifying account, you must do so within 60 days of withdrawing the funds from OptumHealth Bank to avoid taxes and an additional 10% penalty.

If you are no longer covered by a high deductible plan later in the year and have contributed the maximum annual amount, you will have to withdraw the excess contribution from your HSA. If you don't withdraw the excess amount, it will be subject to a 6% excise tax.

*Subject to the required minimum monthly deposit.

Account Information by Phone or Online

With an OptumHealth Bank HSA account, information is available, day or night, through:

- Toll-free customer service at 1-866-234-8913 — representatives are available to assist you Monday through Friday from 8 a.m. to 7 p.m. EST.
- Interactive voice response, 24/7.
- *OptumHealthBank.com*, 24/7.

You can:

- Pay bills online. Plus, view monthly statements, check current balance, transfer funds, and see how much interest has been paid.
- Check last five (5) account transactions (deposits and/or withdrawals).
- Activate the Health Savings Account card.
- Speak to a customer service representative during business hours.
- Make lump-sum contributions to your HSA.

Deductible, Coinsurance, and Monthly Health Savings Account (HSA) Deposit Options

HSA 100 Single					HSA 70 Single			
Deductible	\$1,250	\$2,500	\$3,500	\$5,000	\$1,250	\$2,500	\$3,500	\$5,000
Amount of Coinsurance after Deductible	\$0 You pay 0% We pay 100%	\$0 You pay 0% We pay 100%	\$0 You pay 0% We pay 100%	\$0 You pay 0% We pay 100%	\$10,000 You pay 30% We pay 70%	\$10,000 You pay 30% We pay 70%	\$7,000 You pay 30% We pay 70%	\$2,000 You pay 30% We pay 70%
Your Out-of-pocket Maximum	\$1,250	\$2,500	\$3,500	\$5,000	\$4,250	\$5,500	\$5,600	\$5,600
Maximum deposit (tax-deductible limit)	2008	\$241.66 month/\$2,900 year			\$241.66 month/\$2,900 year			
	2009	\$250.00 month/\$3,000 year			\$250.00 month/\$3,000 year			
Catch-up	Individuals aged 55+ may contribute an additional \$900 for tax year 2008 and \$1,000 for tax year 2009				Individuals aged 55+ may contribute an additional \$900 for tax year 2008 and \$1,000 for tax year 2009			

HSA 100 Family					HSA 70 Family			
Deductible	\$2,500	\$5,000	\$7,000	\$10,000	\$2,500	\$5,000	\$7,000	\$10,000
Amount of Coinsurance after Deductible	\$0 You pay 0% We pay 100%	\$0 You pay 0% We pay 100%	\$0 You pay 0% We pay 100%	\$0 You pay 0% We pay 100%	\$20,000 You pay 30% We pay 70%	\$20,000 You pay 30% We pay 70%	\$14,000 You pay 30% We pay 70%	\$4,000 You pay 30% We pay 70%
Your Out-of-pocket Maximum	\$2,500	\$5,000	\$7,000	\$10,000	\$8,500	\$11,000	\$11,200	\$11,200
Maximum deposit (tax-deductible limit)	2008	\$483.33 month/\$5,800 year			\$483.33 month/\$5,800 year			
	2009	\$495.83 month/\$5,950 year			\$495.83 month/\$5,950 year			
Catch-up	Individuals aged 55+ may contribute an additional \$900 for tax year 2008 and \$1,000 for tax year 2009				Individuals aged 55+ may contribute an additional \$900 for tax year 2008 and \$1,000 for tax year 2009			

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Important Note:

Plans are available only to members of the Federation of American Consumers and Travelers (FACT), an independent association. You must join FACT — membership dues are \$3 per month. FACT membership is not required in the states of: Colorado, Connecticut, Delaware, Georgia, Kansas, Kentucky, Louisiana, Nevada, New Mexico, South Dakota, and Wyoming. Golden Rule health insurance plans are subject to health underwriting.

The purpose of this document is to help generally explain the concept of health savings accounts and answer some questions about UnitedHealthOne HSA plans from Golden Rule. It is not intended as tax, legal, or investment advice. Please consult your own qualified advisor. You should review the appropriate product brochure describing the benefits, exclusions, limitations, and renewal terms of the high deductible health insurance.

Golden Rule Insurance Company

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Policy forms: C-006.3 or state variation; GRI-PA-20.1-06; GRI-PA-22.1-10, GRI-PA-23.1-10; UHC06-N21M-17; UHC06-N21S-17; GRI-N21M-07; GRI-N21S-07; GRI-N21M-15; GRI-N21S-15; GRI-N22M-16; GRI-N22S-16; GRI-N22M-27-HSA; GRI-N21S-27-HSA; GRI-N21M-30; GRI-N21S-30; GRI-N21M-40; GRI-N21S-40; GRI-N21M-49; GRI-N21S-49; GRI-N23M-05; GRI-N23S-05; or MGR03928;. In LA, plans are offered by United HealthCare Insurance Company and administered by Golden Rule.

