



## UnitedHealthcare Health Savings Accounts and Health Reimbursement Accounts

### Health Savings Account (HSA) including High Deductible Health Plans

A strategic, long-term solution to health care cost management

UnitedHealthcare is pleased to offer the latest solution in benefit program design, flexibility, and savings for small businesses. Our Health Savings Account (HSA) is offered with high-deductible medical plans, providing an opportunity to save money and help employers meet their employees' demand for choice and control.

#### HSA features

- ▶ HSAs must be offered with a high-deductible health plan (HDHP) that fits IRS guidelines around deductible amounts and out-of-pocket maximum amounts.
- ▶ HSAs are tax-advantaged, interest-bearing accounts. HSAs let employers and employees set aside pre-tax dollars to fund eligible health expenses.

#### HSA advantages

- ▶ HSA delivers the security of health benefits and the easy access of a bank account.
- ▶ Make account dollars go further with discounts for some non-covered services. HSA HDHP is a Choice Plus medical plan that complies with IRS requirements that qualify enrollees to open the HSA with OptumHealth Bank, a UnitedHealth Group affiliate, or with a bank of their choice.
- ▶ It provides a real solution to rising health costs while giving consumers the information, choice and support to manage their health and well-being.
- ▶ With the right support and incentives, consumers become more engaged in managing health care spending, contributing to the improvement of employers' bottom line.
- ▶ Participants can withdraw funds with HSA MasterCard Prepaid Debit Card at any point-of-service location (such as a doctor's office or pharmacy) that accepts MasterCard debit cards, at any ATM displaying the MasterCard brand mark, or through online bill payment at [myuhc.com](http://myuhc.com).®



## Health Reimbursement Account (HRA)

### A comprehensive solution for employers

A UnitedHealthcare Health Reimbursement Account (HRA) is all about choice – choice so that employers can provide medical benefits and a health reimbursement account that best fits their organization’s needs. Currently, UnitedHealthcare is one of a few carriers in the small business segment to offer integrated health reimbursement account products. But the impact of a health reimbursement account is much greater when combined with the expertise of UnitedHealthcare.

### HRA features

- ▶ HRAs are employer-funded accounts that are used to offset qualified medical expenses, including coinsurance payments and an annual deductible that can be somewhat higher than in a traditional plan.
- ▶ Funds are rolled over from year to year, allowing employers to offer their employees the choice to build up their HRA funds for high-cost services.
- ▶ The maximum contribution level is 50% of the plan deductible to encourage more consumer engagement in making decisions on how to use their health care dollars.

### HRA advantages

- ▶ HRA medical plan options are available with varied deductible levels and plan designs.
- ▶ Little paperwork is necessary. Enroll in a medical plan and the HRA at the same time in one simple step. UnitedHealthcare coordinates HRA administration – we offer one-stop shopping.
- ▶ Employers can decrease medical premium expense by moving to a lower premium plan while still providing insulation for employees from higher member liabilities.
- ▶ UnitedHealthcare charges no administration and setup fees for Small Business HRA customers with group sizes 2–50.
- ▶ Amount of individual and family HRA funding is at the employer’s discretion, as long as it is no more than 50% of the medical plan deductible.

## How the HSA stacks up against the HRA

Consumer-driven accounts help employees understand the value of their benefit dollars and start taking control of how they are spent. When it comes to introducing a consumer-driven account, you have options, including HSAs and HRAs. The chart below can help you decide which option is the better choice to help you control your health care costs by driving employee responsibility, participation, satisfaction and results.

	Health Reimbursement Account (HRA)	Health Savings Account (HSA)
Employer-owned	Yes	No
Employer contributions must roll over into the next plan year	Yes*	Yes
Funds are transferable if the employee terminates	No	Yes
Only employers can make account contributions	Yes	No
Contribution amounts are limited by IRS	No	Yes
Employer contributions are tax-deductible	Yes	Yes

The HSA and the HRA from UnitedHealthcare provide the benefits, strategies, resources and financial incentives to drive consumer-minded thinking into everyday health care decisions.

\*Rollover is required with UnitedHealthcare's HRA.

# Additional benefits for HSA and HRA

## Consumer engagement

UnitedHealthcare engages consumers with integrated medical information and consumer activation tools, empowering them to make the right decisions for their health and well-being.

## Cost-effective health and wellness services

Our medical plans provide full coverage to help employees stay healthy. Whether they need preventive or illness services, the HSA and HRA deliver significant cost savings offered by UnitedHealthcare's nationwide network of more than 661,000 physicians and health care professionals, 5,100 hospitals and 64,000 pharmacies. With some of the industry's best discounts for covered services, employers realize substantial cost savings and employees increase buying power.

## Health discount program

We help make account dollars go further by providing discounts for services not covered under the high deductible plan (Lasik eye surgery, cosmetic dentistry, to name a few). Employees have easy access to quality care without paying retail prices traditionally associated with non-covered expenses.

## Extensive information and decision support

We provide the information to help employees understand their benefit plans and make the right choices when it comes to accessing care and financing their health expenses. This information is offered in varied formats to support individual learning styles during open enrollment and beyond. In addition to 24/7 access to health advocates, individuals have access to the many tools of **myuhc.com**<sup>®</sup> – including health, wellness and account information; a treatment cost estimator; a hospital comparison tool and other resources to assist them in managing personal health decisions and spending.

## Quality outreach and wellness programs

Nurses are available to answer questions 24 hours a day. Our online health assessment identifies individuals who are at risk for certain medical conditions. When indicated, health coaches assist them in further assessing, protecting or restoring their health. Enhanced disease management, UnitedHealth Wellness<sup>®</sup>, Care Coordination,<sup>SM</sup> predictive modeling and other programs identify individuals who need help managing particular medical conditions and provide the required support.



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

The Health Savings Account (HSA) high deductible health plan (HDHP) is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account with a bank of their choice or through OptumHealth Bank, Member of FDIC. "HSA" refers generally to the HSA product, which includes a HDHP, although at times "HSA" may refer only and specifically to the Health Savings Account, provided in conjunction with OptumHealth Bank and not to the associated HDHP. UnitedHealthcare's Health Reimbursement Account, or HRA, combines the flexibility of a medical benefit plan with an employer-funded reimbursement account.

**Disclosure:** The UnitedHealth Allies health discount program is administered by HealthAllies<sup>®</sup>, Inc., a discount medical plan organization located at 505 N. Brand Blvd., Suite 850, Glendale, CA, 91203, 1-800-860-8773. **The health discount program is NOT insurance.** The health discount program provides discounts for certain health products and services. The health discount program does not make payments directly to the providers of health products and services. The program member is obligated to pay for all health products and services but will receive a discount from those providers who have contracted with the discount plan organization. The health discount program is offered to existing members of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to provide specific discounts and to encourage 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. UnitedHealthcare does not endorse or guarantee health products/services available through the discount program. This program may not be available in all states or for all groups. Components subject to change.

UnitedHealth Wellness<sup>®</sup> 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 UnitedHealthcare 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. Components subject to change.