

A fundamentally different approach.

Great savings, great benefits

With **PriorityHSASM** you can significantly lower your premiums right away and start a trend for controlling costs in the years ahead. At the same time, you'll be providing terrific benefits for your employees and their families.

PriorityHSA is a comprehensive health benefits plan combined with a health savings account that's owned by each employee. The money in the savings account can be used anytime for eligible expenses not paid by the plan, and anyone can contribute to it, including you as an employer. It's a tax-free way you can provide extra security and help your employees feel good about having an HSA. If the money in the savings account isn't used, it can be saved year after year for future expenses. And there are substantial tax advantages for your employees, too.

A high deductible means lower premiums — as much as 30% less than you're paying now, or even lower. And the plan motivates people to be healthy and seek care appropriately. Over time, behaviors change and costs go down for everyone.

No skimping on health care

Unlike many competitors' plans, **PriorityHSA** covers preventive care at 100%, even before the deductible is met. This means your employees and their families will never have to skimp on important routine care — physicals, cancer screenings, immunizations, etc. Preventive care is a proven way to help decrease long-term costs and keep your employees productive and healthy. That can keep your bottom line healthy, too.

Save Money

People covered by a high-deductible health plan choose generic drugs more often and spend less on emergency room care compared to the general population. What's more, they're more likely to stay up to date with routine preventive care.

American Academy of Actuaries

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Benefits that make sense

With **PriorityHSA**, preventive care is 100% covered and employees will value their benefits more.

The health plan

- **The plan has a high deductible.** Other than preventive care that's 100% covered, employees will pay their medical and prescription costs until they reach their deductible. Of course, they'll have full advantage of the generous discounts we've negotiated with our extensive provider and pharmacy networks — averaging 30% for generic drugs, almost 20% for brand-name drugs and up to 45% percent for medical expenses.

Minimums for the deductibles in HSA health plans are set annually by the federal government. The government also sets ceiling amounts for HSA out-of-pocket maximums.

- **Employees have choice.** They can use funds from the health savings account to cover qualified medical expenses, including their deductible and out-of-pocket costs. Or they can save it for later. As a result, they take more control over what procedures they receive and when.
- **They're covered for preventive care, illnesses and injuries.** Preventive care is covered at 100% even before the deductible is met. After employees reach their deductible, they'll pay only applicable coinsurance or copays for covered services.

Fast Fact

PriorityHSA works for anyone — small, mid-sized and large employers, and your employees across all demographics:

- *Singles, families and empty nesters*
- *Healthy people and those with conditions*
- *Low and high earners*
- *Hourly and salaried employees*

The Health Savings Account (HSA)

- **You can work with any financial institution you choose** to set up your employees' health savings accounts. You may want to see which institution offers your employees the lowest account fees — some even waive them.
- **Anyone can contribute.** Your employees can make tax-free contributions to their health savings accounts through payroll, and often employers make a contribution, too. It's a very visible way to show you value them and their good health. Your employees may also decide to put in some of their own money, especially if their payroll premium contributions are lower with **PriorityHSA**. Even a relative or friend can contribute. Maximum annual contributions are set by the federal government.
- **There's a triple-tax advantage.** All contributions are tax-free, including any money you choose to contribute as the employer. And the account can earn money tax-free. When money is withdrawn — now or later — for eligible medical expenses, it's tax-free.
- **Employees can use it for things not covered in the health plan.** Funds in the health savings account can be used for qualified expenses such as eyeglasses, dental care, ambulance trips and much more, enriching the value of **PriorityHSA**.

Choices for everyone

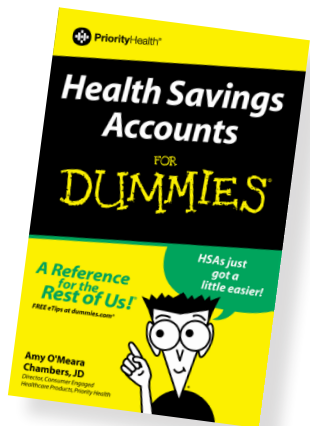
Looking for a fully funded, shared- or self-funded solution? Are you thinking HMO, PPO or POS? Interested in adding wellness and other programs that encourage healthy living? Do you want to contribute to your employees' health savings accounts? How much? All at once or spread out throughout the year? **PriorityHSA** can be structured in a variety of ways, and we can help you choose what's best for you.

Let us put our know-how to work for you

Priority Health was among the first companies to offer HSA plans, and today we're recognized experts in how they work and what they're all about. In fact, we wrote the book on HSAs and we provide proprietary tools and information that aren't available from other insurance companies. We'll gladly share our expertise so it's easy for you to offer **PriorityHSA** to your employees.

Get Answers

Get your free copy of our book, *Health Savings Accounts for Dummies*. It's full of easy-to-understand facts about HSAs. Request your copy online at the Employer Center at priorityhealth.com.



Learn More

Talk to your independent agent or your Priority Health representative today.



Life just got a little easier.®