

## Balance HealthInvestor (HSA) Plans

Looking for low premiums, plus the tax advantages and investment opportunity of a Health Savings Account? Check out our new Balance HealthInvestor (HSA) Plans.

Rates start around just \$70 a month,<sup>1</sup> and you'll enjoy surprisingly low deductibles. And of course, there's the Health Savings Account (HSA).

When you choose a Balance HSA Plan, you can enjoy the many benefits of a HSA:

- Use the money you contribute to your HSA to pay for qualified medical expenses.
- The money you contribute to your HSA can be excluded from your taxable income.
- Any investment earnings in your HSA accumulate tax-free and can carry over from year to year.

You'll have two Balance HSA plans to choose from. One with a low \$1,200 deductible and 100% coinsurance, and the other with a low \$2,000 deductible and 80% coinsurance.

## How do Balance HSA Plans work?

All services—including office visits—except preventive care will be subject to the deductible. So for most services, you'll pay the full cost of your care at the

time of service—until your out-of-pocket costs have reached your deductible. After you've met your deductible, then you'll pay your coinsurance. (If your coinsurance is 100%, you'll pay nothing; if it's 80%, you'll pay 20% of the cost for services.) For preventive care like an annual physical or well-child care, you'll always pay just a

\$15 copay. For preventive services like mammograms and immunizations, and you'll pay nothing.

For more information about how HealthInvestor (HSA) plans work, and to learn more about HSAs, you can refer to your Personal Advantage enrollment booklet.

## Balance HSA Plan Rates (7/1/07—9/1/07 effective dates)

### Balance HSA 1,200

Age	Subscriber only	
	Male	Female
0-2	\$71	\$75
3-11	\$71	\$75
12-19	\$72	\$75
20-24	\$83	\$108
25-29	\$105	\$139
30-34	\$111	\$183
35-39	\$132	\$217
40-44	\$152	\$245
45-49	\$213	\$281
50-54	\$264	\$319
55-59	\$345	\$349
60-64**	\$430	\$428

### Balance HSA 2,000

Age	Subscriber only	
	Male	Female
0-2	\$63	\$70
3-11	\$63	\$70
12-19	\$66	\$70
20-24	\$75	\$99
25-29	\$96	\$126
30-34	\$100	\$165
35-39	\$116	\$192
40-44	\$134	\$217
45-49	\$188	\$248
50-54	\$232	\$282
55-59	\$302	\$305
60-64**	\$374	\$372

\*\* If you are 65 or older, please inquire about our coverage for Medicare-eligible members at 1-888-468-0100.

## 2007 Balance HSA Plan benefit summaries

	Balance HSA 1,200	Balance HSA 2,000
Annual Deductible	\$1,200	\$2,000
Out-of-Pocket Maximum	\$1,200	\$4,000
Coinsurance	Plan pays 100% after Annual Deductible	Plan pays 80% after Annual Deductible
Maximum Benefit while Covered	\$3,000,000	
Preventive Visits	\$15 Copay	
Preventive Services	Plan pays 100% (Annual Deductible not applicable)	
All Other Covered Services	Subject to Annual Deductible and Coinsurance	

This plan summary is intended to only highlight some of the principal provisions of the plan. Please refer to your *Evidence of Coverage* for further details of the plan, or for specific limitations and exclusions. Certain underwriting guidelines apply. Applicants subject to medical review.

<sup>1</sup> For male in Balance HSA 2,000. Rates vary by plan, age, and gender.