

Regence HSA Healthplan 3.0SM

Help your employees invest in their health.

Looking for an easy, tax-free way to pay for medical expenses?

Regence HSA Healthplan 3.0 is a comprehensive health plan and a tax-free savings account all rolled into one. You and your employees will enjoy the extensive benefits you've come to expect from a health plan. Plus you'll have an easy way to save pre-tax dollars to pay for deductibles, coinsurance and other medical expenses that aren't covered by many medical plans. Like kids' braces. Laser eye surgery. Hearing aids. In vitro fertilization. Long-term care and much more. Want to see how much more? For the entire list of qualified medical expenses, see IRS Publication 502 at www.irs.gov.

Comprehensive health coverage: Preventive care from Day One

As Regence HSA Healthplan 3.0 members, your employees receive preventive care benefits even before they meet their deductible. This would give them immediate access to commonly needed care—including:

- Immunizations
- Annual exams
- Well-child exams
- Mammograms and prostate screenings

Tax-free savings account: Flexibility and ownership

Your HSA-eligible employees will appreciate the control and ownership that comes with the HSA savings account. It's not a "use it or lose it" account; pre-tax dollars deposited into the account, along with tax-free interest, can roll over from year to year. Employees own their accounts, so they can take their money with them if they change jobs, move across the country, switch health plans or retire.

Let us help you and your employees do the math: See the savings for yourself at www.regence.com/hsa.

How does an HSA work?

An HSA is really made up of two separate components that work together to create one powerful package:

1. An HSA-qualified medical plan
2. A savings account through a financial institution

The medical plan is the part that health carriers provide. To be qualified, the plan must meet specific IRS requirements, such as minimum deductibles. An HSA-qualified plan's deductible is usually higher than most other health plans' deductibles. That helps keep the cost of coverage down and frees up money for the second part of the package: the health savings account.

A financial institution provides the account where employees save money for "qualified medical expenses" as defined by the IRS.

Banking integration with HealthEquity simplifies account set-up and management

Our streamlined account set-up reduces administrative process by automatically creating member savings accounts at the time of enrollment when you chose HealthEquity as your HSA banking partner. Integration of eligibility and claims files allows members to easily check balances and pay claims on-line.

A guided tour starts employees off right

We offer an interactive, online tour to help your employees understand their plan, from the basics—such as how to use their HSA dollars—to a deeper understanding of tax-saving opportunities and investment options.

Specialists offer one-on-one support

HSA Healthplan Specialists can help your employees learn how to set up and use their HSA, connect with health and wellness resources, understand their medical coverage, estimate the cost of care and much more.

Wellness tools help employees get and stay well

These programs are not insurance, but they are offered in addition to your medical plan to help your employees get information and support when they need it.

Employees who take advantage of these resources will get:

- Personalized support for reaching health goals with Regence Health CoachSM
- Maternity support through Special Beginnings[®] to increase the chances of having a healthy, full-term baby
- Toll-free, round-the-clock answers through the CareEnhance[®] Nurse Advice Line
- Access to the innovative and award-winning myRegence.com where you can find and share feedback on a provider, review claims, join a wellness program, compare costs and treatment options, get support and advice from My Community, stay up-to-date on the latest health news, earn Rewards points and much more
- Discounts on health-related goods and services through Regence Advantages

To learn more, contact your Agent or Regence Sales Executive at 1 (866) 634-8783. You can also visit regence.com and click on *Group Plans*.

Additional options available to groups with 100 or more enrolled employees.