

Cycle of Savings Makes Winning Formula

Your employees can enjoy affordable, competitive health benefits while you conserve overall costs with the OptiMed Health Reimbursement Account.







Reduce FICA and FUTA payroll taxes as employees invest pre-tax dollars into health benefits, reducing their taxable income. This amounts to about 7.5% per \$1 contributed.



Save money on health insurance premiums by offering HRA along with high deductible health plans.



Go Green with paperless online claims, direct deposition reimbursement, and electronic statements.

FEATURE	DETAILS
Health Savings Account (HSA)	Accumulate savings from payroll prior to taxes, which can then be used for qualified medical expenses such as deductibles, copayments, and coinsurance. This can be used only if employee is covered by a high deductible health plan or a qualifying Affordable Care Act marketplace plan and has no disqualifying coverage. Contributions are limited, however. In 2018, the limit is set to \$3,450 for self only, and \$6,900 for family. Unused HSA funds rollover into the next year and earn non-taxable interest.
Health Reimbursement Account (HRA)	This is an employer-funded account used to pay for qualified medical expenses according to terms set by the employer.
Flexible Spending Account (FSA)	This is similar to the HSA except the qualifying medical expenses are more broadly defined but the accumulated savings does not roll over into the following year unless the employer provides either a 2.5-month grace period or allows \$500 to carry over. Employers may contribute, but are not required to do so. An FSA provides reimbursement with proof of out-of-pocket medical expense and a statement that it has not been covered by your medical plan. The employer administers this plan.
How Employees Benefit	 Employees are now contributing 61% more to their health care than they did 10 years ago. ¹
	 A family of four can expect to pay more than \$4,300 a year in medical expenses not covered by insurance. ²
	 By putting that money into a CDHP, employees save \$1,075 in taxes each year. ³
	 A 65-year-old couple who retired in 2015 needs nearly \$245,000 to cover medical bills in retirement; help them start saving now. ⁴

Employer Experience

Enrollment and Eligibility Management

Use the Consumer Data Exchange to integrate with OptiMed Health Cloud for exchanging eligibility files, or enroll employees through the Employer Portal.

Automated Communications

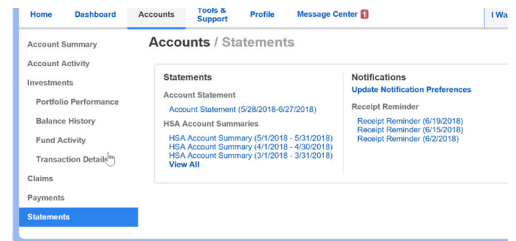
Over 10 statements and notifications – all accessible via e-mail, consumer portal, and mail when necessary.

Reporting

Over 50 standard employer reports and notifications, as well as custom reports, if available, are accessible via email and/or secure, self-service Employer Portal.

Account Funding

Multiple options available for funding accounts, including scheduled contributions, ACH funding, and file-based contribution submission.



Employee Management

Online lookup helps employers respond to employees' questions and issues.

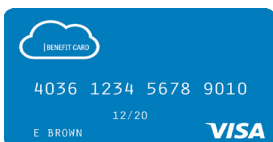
Member Experience

Convenient Self Service 24x7

- Consumer Portal
- Mobile application
- Online enrollment
- Integrated investment management

Automated Communications

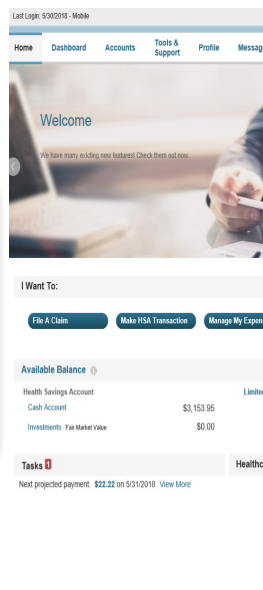
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Flexible Payment Options

Consumer can choose from:

- Debit card, which increases consumer satisfaction by reducing paperwork.
- Consumer-Initiated Payment on Consumer Portal
- Claims Exchange with auto-pay or Expense Tracker



Consumer Portal

Robust, branded portal empowers consumers, providing everything they need to know about their account, with an industry-leading design that enables quick and easy navigation of content.

Mobile App

Mobile app lets tech-savvy consumers manage their HSA accounts right from their phone.



FOOTNOTES

1. Kaiser 2015 Employer Health Benefits Survey, Sept, 2015
2. Out-of-pocket expenses through member cost sharing at time of service. Per Milliman Medical Index 2016, published May 2016
3. Based on a 25% tax bracket
4. Fidelity's Retirement Health Care Cost Estimate, 2015

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