

Health Matching Account Debit Card



- This is a medical savings account where your contribution is matched dollar for dollar to spend on your out-of-pocket health expenses
- Think about what you spend every year for out of pocket health/medical expenses?
 - Co-pays and deductibles, ambulance, lab services, doctors not classified on your health insurance, dentists, orthodontists, osteopaths, chiropractors, optometrists, ophthalmologists, opticians, optical goods, eyeglasses, podiatrists, nursing and personal care facilities, hospitals, home health care, long term care, fertility procedures, Lasik surgery, drug stores, pharmacies, hearing aids, orthopedic goods/prosthetics, counseling services – debt/marriage/personal and more . . .
- What if we could reduce that by half guaranteed?

Works Like a 401K Matching



- Do you have a 401K program or do you know how one works?
- What percentage of your income will they match one for one for your 401K?
- Are you able to spend that 401K money right away or do you have to wait to use it?
- The HMA works the same way – if you can wait a little bit, the max benefit can be used to reduce your out of pocket medical expenditures by half.

How Does The Matching Work



- There are eleven target levels depending on your health expenditure needs.
 - From a target value of \$2500 up to \$60,000
- Each target corresponds to a monthly contribution over a span of 35 months to reach the target level.

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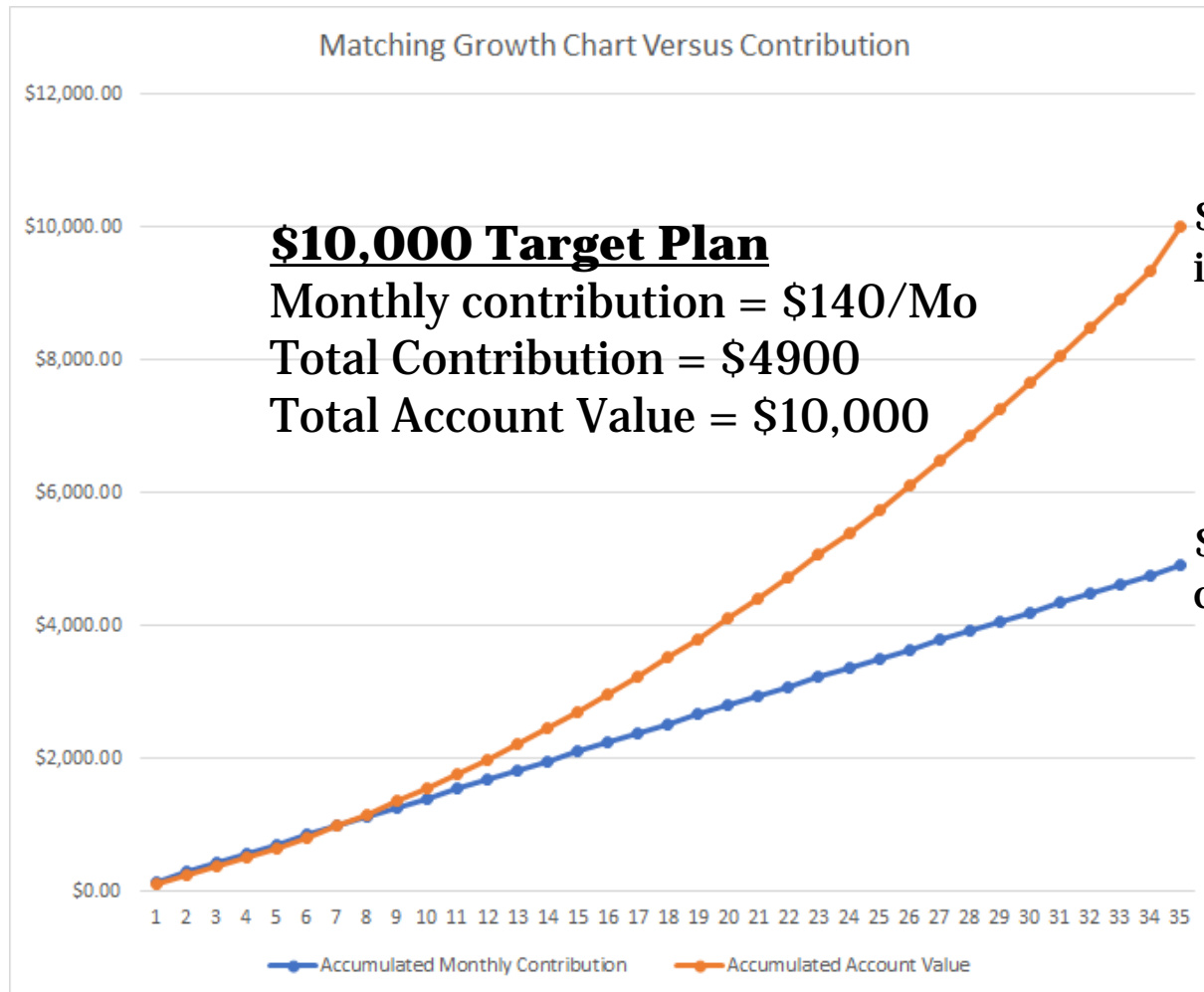
| Product Option | Monthly Cash Contribution (Individual) | 35-Month Total Contribution (Individual) | 35-Month Target Account Balance Cap |
|--|--|--|-------------------------------------|
| HMA 2500 <small>*****</small> | \$40 | \$1,400.00 | \$2,500 |
| HMA 5000 <small>*****</small> | \$84 | \$2,940.00 | \$5,000 |
| HMA 7500 <small>*****</small> | \$113.50 | \$3,972.50 | \$7,500 |
| HMA 10000 <small>*****</small> | \$140 | \$4,900.00 | \$10,000 |
| HMA 15000 <small>*****</small> | \$198 | \$6,930.00 | \$15,000 |
| HMA 20000 <small>*****</small> | \$251 | \$8,785.00 | \$20,000 |
| HMA 25000 <small>*****</small> | \$303 | \$10,605.00 | \$25,000 |
| HMA 30000 <small>*****</small> | \$370 | \$12,950.00 | \$30,000 |
| HMA 40000 <small>*****</small> | \$485 | \$16,975.00 | \$40,000 |
| HMA 50000 <small>*****</small> | \$605 | \$21,175.00 | \$50,000 |
| HMA 60000 <small>*****</small> | \$725 | \$25,375.00 | \$60,000 |

How Does The Matching Work

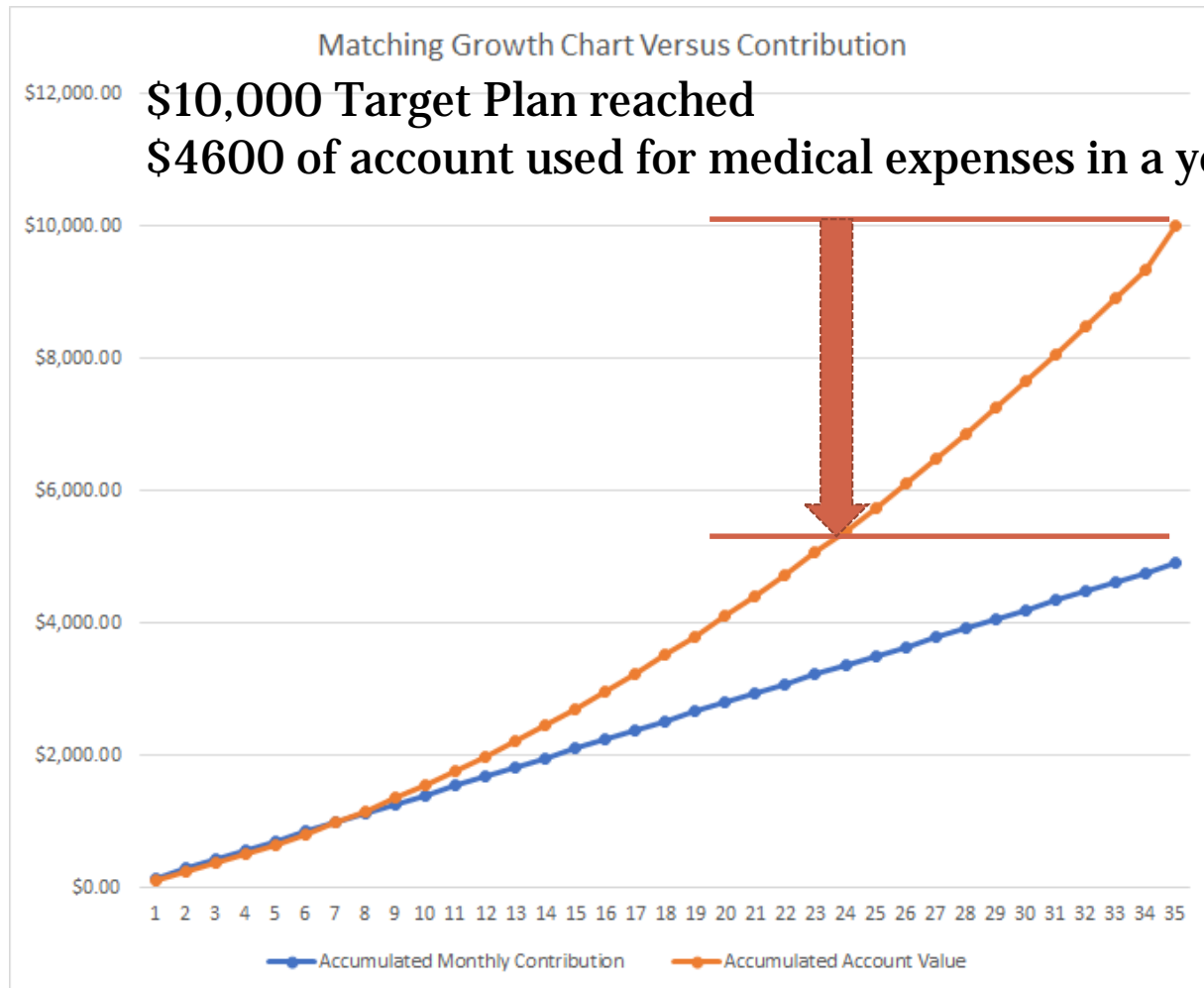


- Matching amount gradually increases every month until the thirty-fifth month when the target is reached.
- There are no health qualifications nor any age limitations.

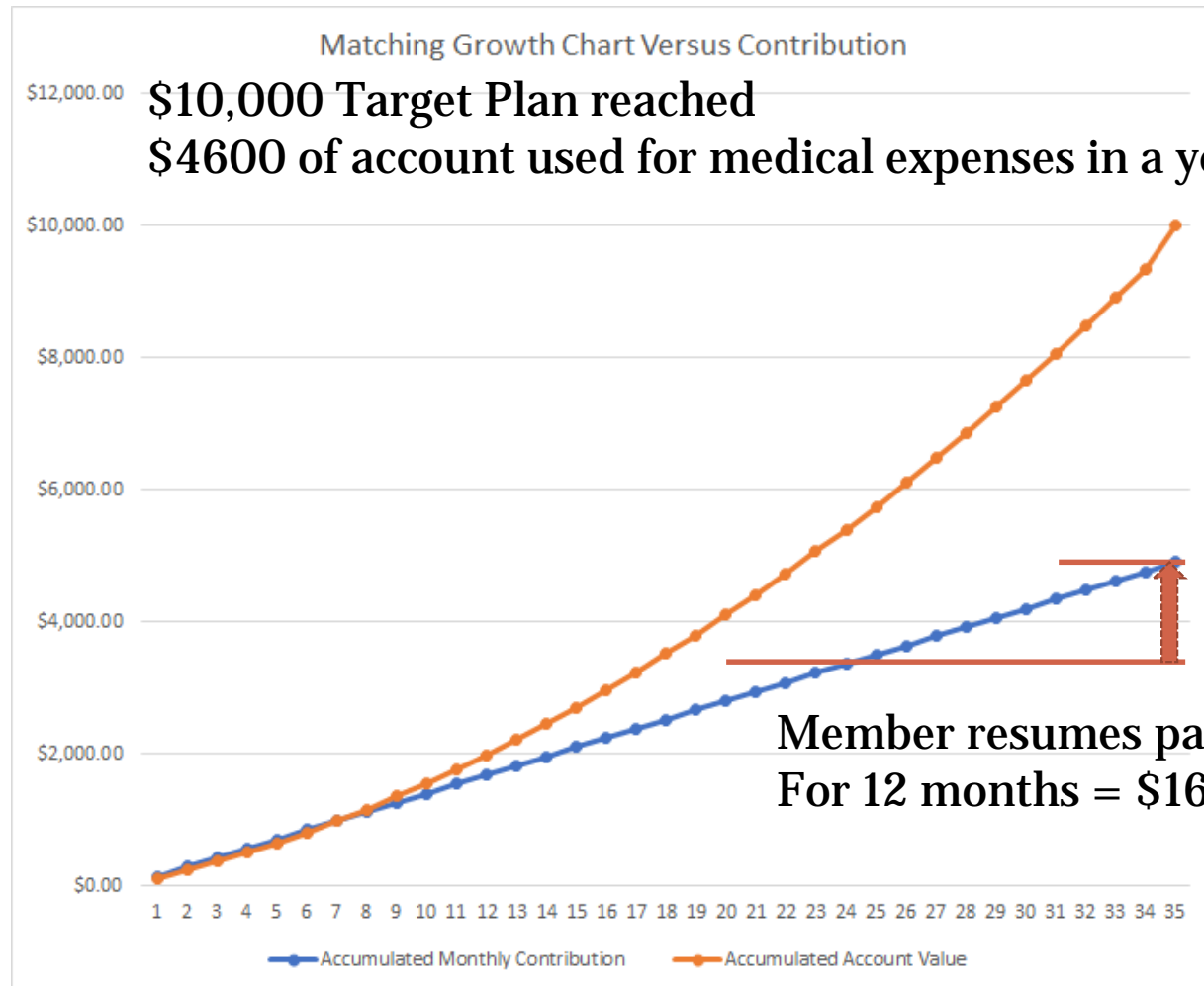
Chart of the Matching



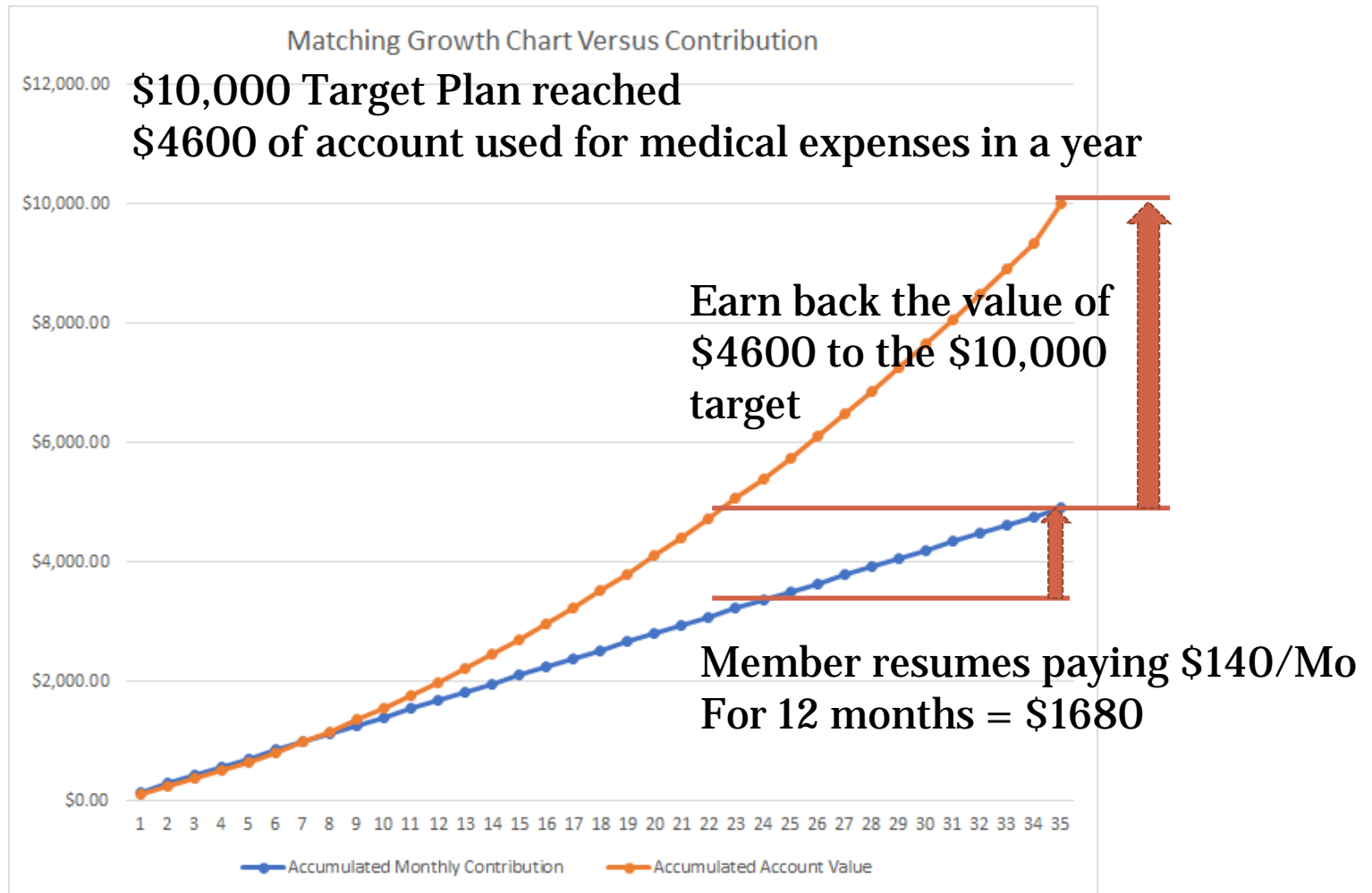
Example of How The Card Works



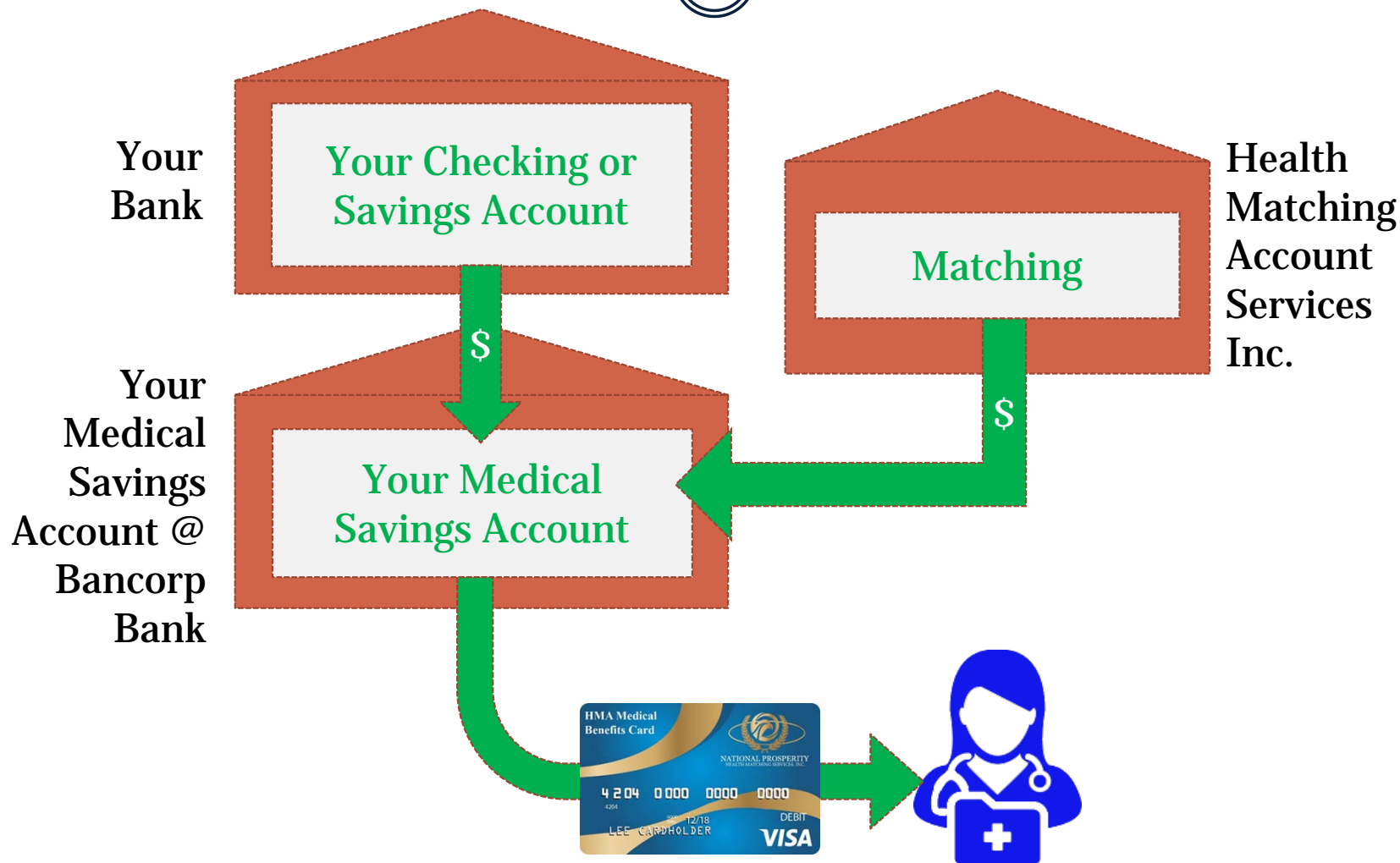
Example of How The Card Works



Example of How The Card Works



Another Way to Look At It



What Can This Do For You If You Have A HDHP



- What if your family high deductible health insurance plan cost you \$2,500/Mo with a deductible of \$6,000?
- Strategy
 - Get into the \$10,000 Target Plan for \$140/Mo.
 - After 35 months you've built up your plan to the \$10,000 target, paying only \$4900 for \$10,000 of benefit .
 - Then you increase your HDHP deductible to \$10,000 and drop your monthly health insurance plan to \$1,500/Mo.
 - You save half on the deductible with this health matching account.
 - You save \$12,000/year on health insurance premiums.

Free Telemedicine Benefit



- Unlimited, monthly telemedicine access through various preferred, telemedicine partners.
 - Telemedicine services can charge as much as \$55/Mo per visit.
- A rapidly growing service.
 - Safe and efficient way for patients to forgo both lengthy wait times and expensive office visits to address the vast majority of medical conditions.
- Works extremely well for conditions that are non-life threatening.
 - Easily treated by a doctor to prescribe treatment either over the phone or face-to-face on the internet within 30 minutes.
- The Health Visa Card creates savings on medical expenses in a variety of ways for our customers.

Endorsed By John C. Goodman



- President and CEO of the Goodman Institute for Public Policy Research, a think tank focused on public policy issues.
- Wall Street Journal calls him “**the father of Health Savings Accounts**”.
- Accomplishments
 - Because of the idea of Health Savings Accounts, more than 30 million people are managing some of their own health care dollars in accounts they own and control.
 - Because of the idea of Roth IRAs, \$265 billion in savings has been taxed once and will never be taxed again.
 - Because of another idea, 78 million baby boomers are able to work beyond age 65 without losing Social Security benefits.
 - Because of an initiative with the Brookings Institution, half of all future 401(k) participants will be automatically enrolled in a diversified portfolio enjoying higher and safer returns.
- What he says about this program in Forbes magazine: “Is this a good deal? If you are a high-income individual with a lot more than \$10,000 in the bank, this product may not be for you. But if you tend to live paycheck to paycheck and have trouble saving for medical expenses, insuring against your deductible may make more sense than trying to fund it with a savings account.”

So Which Plan Works For You?



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