

# Easy.

## HSA Tools offer you easy access to your Health Savings Account.

You have access to a number of online features to help you keep track of your funds and make the best health care decisions for you and your family. Assurant Health HSA Tools give you more control over your health care decisions – at your fingertips, anytime, anywhere.

You also have easy access to your HSA funds through your personalized Visa® debit card and a checkbook. Together, they're an efficient way to manage what you're spending on your health care.

Now that's easy.

# Smart.

## Being a smart consumer means making the right decisions and getting the most for your money.

But when it comes to health care, most people don't have the tools to *be* a smart consumer. It's others making most decisions – the doctors, the insurance companies, everyone but you.

Now you can have the tools to be a smarter, more informed health care consumer. Assurant Health brings you HSA Tools – the resources you need to understand, manage and pay for your health care, all for just a small fee.

Now that's smart.



ASSURANT  
Health

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ASSURANT  
Health

## HSA Tools for Individual Medical

*Smart solutions for managing your health care*

### **About Assurant Health**

In business since 1892, Assurant Health provides health insurance coverage for more than one million people nationwide. Assurant Health develops and provides a wide range of individual medical, small group, short term and student health insurance products, as well as non-insurance products. Assurant Health also provides consumer-choice products such as Health Savings Accounts and Health Reimbursement Arrangements. With almost 3,000 employees, Assurant Health is headquartered in Milwaukee, Wis., with operations offices in Minnesota, Idaho, and Florida, and sales offices across the country. Assurant Health markets products underwritten by Time Insurance Company, John Alden Life Insurance Company and Union Security Insurance Company. The Assurant Health Web site is [www.assuranthealth.com](http://www.assuranthealth.com).

Assurant Health is part of Assurant, which offers specialized insurance products and related services in North America and selected other markets.

Its four key business units – Assurant Employee Benefits, Assurant Health, Assurant Preneed and Assurant Solutions – have partnered with clients who are leaders in their industries and have built leadership positions in a number of specialty market segments in the U.S. and selected international markets.

Assurant is traded on the New York Stock Exchange under the symbol AIZ. The Assurant Web site is [www.assurant.com](http://www.assurant.com).



## Look at the many ways to better control your health care dollars:

### It pays to be smart!

HSA Tools<sup>1</sup> give you a smart solution for your HSA administration needs – all for the small monthly fee of \$3.95. Get the most from your account – deposit money into your HSA and pay your fee with tax-free dollars. **There are two ways for you to avoid the fee all together.** Just buy SuiteSolutions<sup>®</sup> and your fee will be waived as long as SuiteSolutions<sup>®</sup> is in force. Or, set up a recurring monthly transfer of at least \$50 from the personal account of your choice, and you won't pay the monthly fee at all!<sup>2</sup>

**And, you'll earn interest** on your HSA cash balance (rates are subject to change).

- 3% on a balance of \$5,000 or more
- 2% on a balance between \$750 and \$4,999

### Expand your investment opportunities with mutual funds

In addition to an interest-bearing custodial account, you can invest your HSA dollars in mutual funds. HSA Tools give you **access to a wide variety of nationally recognized fund families** through UMB Scout Brokerage Services, Inc. You'll also have access to a number of online tools to help you manage your funds, do research, and plan for the future. It's a great way to do more with your money.

<sup>1</sup> UMB Bank, n.a. is the account custodian.

<sup>2</sup> As the account custodian, UMB Bank, n.a. reserves the right to change policy on this promotional offer. SuiteSolutions benefits available through membership in Health Advocates Alliance. SuiteSolutions not available in all states. Check out Form 28404 for more details on SuiteSolutions.

### Manage your money in one easy click!

With HSA Tools, you have online access to your account details and the ability to **monitor your account at a glance.** You can:

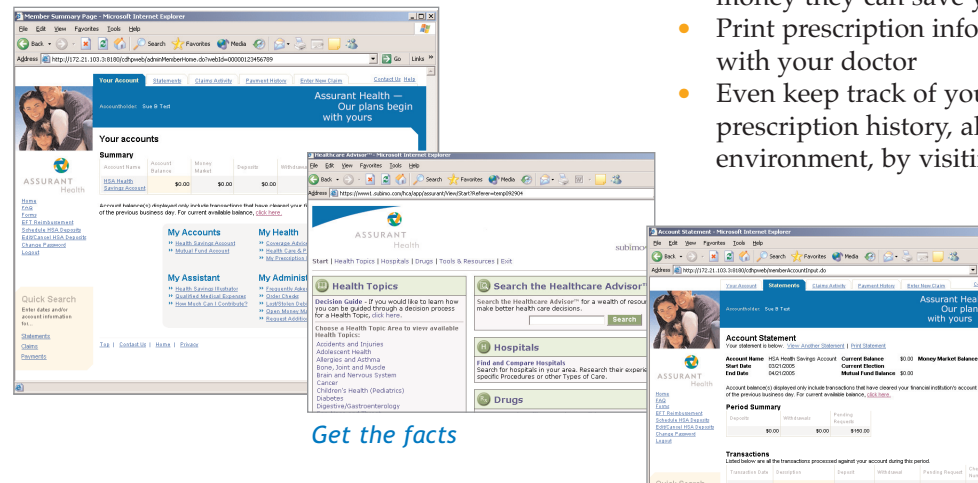
- View claims and account activity
- Pay providers directly from your account
- Electronically transfer HSA funds to other accounts
- Check your HSA balance

### Easily access your HSA funds

Your HSA checkbook and Visa<sup>®</sup> debit card give you a **convenient way to pay for your purchases.** And don't worry about claim forms – there are none! Use your card for\*:

- Prescriptions
- Visits to the doctor's office
- Other qualified medical expenses that are not covered by your health insurance, such as smoking cessation programs and hearing aids

### Managing your health care starts here



Get the facts

### Get the facts to help you evaluate your choices

There's nothing more important than your health. You can search medical information, from an independent source, to **learn more about various conditions** and those whose care you'll rely on when it's most important.

- Learn about 90 different conditions and procedures
- Get details about procedures, risks, complications and recovery
- Research available doctors
- Compare the cost and quality of different hospitals

### Direct your prescription decisions

**Know more about the drugs you take** and the conditions they treat. With PharmaAdvisor<sup>SM</sup> you can do a side-by-side comparison of different drugs. Compare brand to brand, generics and even over-the-counter. You'll be able to:

- Learn about the conditions a drug treats, known side effects, potential drug interactions and even pricing
- Research generic alternatives and the money they can save you
- Print prescription information to share with your doctor
- Even keep track of your personal prescription history, all in a secure environment, by visiting [www.medco.com](http://www.medco.com)

<sup>3</sup> Visa<sup>®</sup> is a registered trademark of Visa International Service Association.

<sup>4</sup> PharmaAdvisor<sup>SM</sup> is a registered service mark of Subimo, LLC.

Access your funds

### Review options specific to you!

Tools are only helpful when they apply directly to your situation. Use the additional administrative features of HSA Tools to give you the most control. You'll be able to:

- Use the exclusive *Health Savings Illustrator* to determine how much money you can save for your health care or retirement needs long term!
- Verify qualified medical expenses – including direct link access to [www.irs.gov](http://www.irs.gov) to get an extensive list
- Link to valuable online medical resources, like the American Cancer Society and the American Heart Association

### Keep track for your peace of mind

Although tax audits are rare, they do happen. If the IRS requires documentation, you can **track all of your qualified medical expenses online.** You can:

- View your health insurance claims
- Enter those other qualified medical expenses that won't automatically be listed online, like eyeglasses and weight-loss programs

### Questions about HSA Tools?

Call 866-899-6200, Monday through Friday, from 8:00 a.m. – 5:00 p.m., Central Time.

\* If payment is requested for a medical procedure/visit at the time of visit, you can use your debit card or checkbook. However, we recommend only making partial payment, up to 50% of the price, as you'll be paying retail at the time of visit, not the discounted price that comes with network agreements. You'll see any discounts applied on your Explanation of Benefits (EOB).