



DefinitySM HSA

UnitedHealthcare and Exante Bank have partnered together to offer the new Definity Health Savings Account (HSA).

Exante Bank - Banking Solutions for DefinitySM HSA

Exante Bank offers consumers powerful innovations to simplify their health care experience, such as checks, debit cards, and automatic payment options that enable payments for qualified health services directly from their HSA. The integration of a high deductible health plan and the HSA links customer service support and transactional capabilities, giving Definity HSA enrollees a single point of service.

Exante Bank is a UnitedHealth Group subsidiary, but it operates as a separate entity under federally-required banking regulations. This type of arrangement was developed for two reasons:

1. So UnitedHealth Group can provide consumers with a single, integrated technology platform that links both their health plan information and savings account; and
2. So Exante Bank can use this technology platform to partner with health plans not affiliated with UnitedHealth Group.

Operating under federal banking regulations provides assurance to other plans that no information can be shared with UnitedHealth Group, and to consumers that all deposits maintained at the bank are FDIC insured. Banking relationships with Exante Bank are no different than relationships with a traditional bank, but Exante Bank provides an exclusive focus on health care accounts that traditional banks do not.

It just makes sense.SM

Exante Financial ServicesSM is an integrated financial services organization for the health care industry. They are a leader in administration of more than 500,000 tax-advantaged accounts including Flexible Spending Accounts and Health Savings Accounts. They have a rich history of innovative solutions that engage consumers and they draw upon the experience of more than 1,400,000 individuals enrolled in consumer-focused programs.

The Definity HSA high deductible health plan is a medical plan, built upon UnitedHealthcare products, that complies with IRS requirements and qualifies enrollees to open a Health Savings Account with a bank of their choice or through Exante Bank. Some important standards include:

- HSA funds earn interest.
- A variety of investment options are available
- Account holders own the HSA funds and decide when and how to spend them.
- HSA dollars can be used tax-free for all eligible medical expenses. The HSA can also be used to fund non-health expenses on a taxable basis, plus a penalty.
- The HSA can be funded through employer contributions, salary reduction and/or tax-deductible contributions by the employee. Unlike other types of tax-advantaged accounts, others may also contribute to the HSA.
- No more use-it-or-lose it rule: funds are in the account when needed, now or in the future.
- HSA funds are portable from one employer to another. Accumulated funds can help account holders plan for retirement.
- An account holder may make contributions to the HSA by mailing a deposit with a contribution form or by calling customer service.
- An account holder can withdraw funds with a Health Savings Account MasterCard[®] Debit Card at any Cirrus[®] ATM, write a check, or use online bill payment.
- An account holder can fill out a form and send it to Exante Bank for an electronic fund transfer into the account holder's checking or savings account. Forms are available at myuhc.com or through customer service.
- Exante Bank will provide account holders with monthly statements detailing account balance and activity. These statements will be available online, or mailed to the account holder's home upon request.

Exante Bank joins UnitedHealthcare in delivering solutions that further consumerism for all constituents payers, physicians and health care professionals, employers and consumers.

Note: Services supplied by Exante Bank, Inc. are not available in Hawaii, Alaska or the U.S. Virgin Islands.

Insurance coverage provided by or through: United HealthCare Insurance Company, United HealthCare Insurance Company of New York, or their affiliates.

Administrative services to self-funded plans provided by United HealthCare Services, Inc., United HealthCare Insurance Company or United HealthCare Service LLC.

Health Plan coverage provided by or through: United HealthCare of Alabama, Inc., United HealthCare of Arizona, Inc., United HealthCare of Arkansas, Inc., United HealthCare of Colorado, Inc., UnitedHealthcare of Florida, Inc., United HealthCare of Georgia, Inc., UnitedHealthcare of Illinois, Inc., United HealthCare of Kentucky, Ltd., United HealthCare of Louisiana, Inc., UnitedHealthcare of the Mid-Atlantic, Inc., United HealthCare of the Midlands, Inc., United HealthCare of the Midwest, Inc., United HealthCare of Mississippi, Inc., UnitedHealthcare of New England, Inc., UnitedHealthcare of New Jersey, Inc., UnitedHealthcare of New York, Inc., UnitedHealthcare of North Carolina, Inc., United HealthCare of Ohio, Inc., United HealthCare of Tennessee, Inc., UnitedHealthcare of Texas, Inc., United HealthCare of Utah, UnitedHealthcare of Wisconsin, Inc.

