Building a HEALTHY Health Savings Account

Saving money isn’t easy. But it’s worth it. One of the greatest things saving can buy is peace of mind. When you have money in your health savings account (HSA), you have comfort for a healthy future. You’re better prepared for expected and unexpected medical expenses.

TWO HSA SAVINGS TIPS:

1. Don’t worry if you have early expenses. It isn’t easy to pay out of your pocket, especially if it’s a big bill. Remember that as you continue to save money in your HSA, you can take money out to reimburse yourself. Or, you might decide to not withdraw money and let it grow. It’s your choice.

2. Set a savings goal. When deciding on a goal, you might want to save the amount you spent last year in health care expenses. Another possibility is to use your deductible amount as a savings goal. Even setting small goals makes a big difference in your savings.

See the back side to learn how tools on myuhc.com® can help you shop for the best care and build a healthy savings.

Use Your HSA Wisely

When it comes to your HSA, it’s important to:

• Open your account early
  Be prepared for expenses early in the year

• Set a savings goal
  Choose an amount that works for you

• Make regular deposits
  Grow your account
Using your HSA wisely means using the tools on [myuhc.com](http://myuhc.com) that are designed to help you make better decisions about health care and lower your costs. They are available at no additional cost to you.

**Choose a doctor with confidence.**

The UnitedHealth Premium® designation program takes the guesswork out of your doctor search. It recognizes physicians and hospitals for meeting quality and cost-efficiency guidelines. Just look for the stars (★ ★) to find them.

★ Quality Care + ★ Cost-Efficient Care = ★ ★ UnitedHealth Premium Two-Star Physicians

**Know the 4Ps.**

The myHealthcare Cost Estimator* makes searching for health care information an easy online shopping experience. Learn the true price of care, including lower cost options that may be available.

1. **Know your procedure.** Become educated on your procedure and learn about alternative treatment options that may be more cost-effective.

2. **Know your provider.** Where available, select a quality provider through our UnitedHealth Premium designation program, which rates doctors based on national industry quality standards and local market cost-efficiency benchmarks.

3. **Know your price.** Access personalized resources to easily estimate out-of-pocket costs for your procedure based on your specific health plan.

4. **Know the place.** Find a provider based on your geographic search criteria, view maps and print directions.

**Set a course for living well and retiring well.**

The Health Savings Checkup Tool gives you an easy-to-read estimate of your retirement health costs. See where you are today and how changes to your lifestyle or savings might affect your future. You’ll get a personalized action plan to help you live healthier, lower future health care costs and maximize your health savings.

*All UnitedHealthcare members can access a cost estimator online tool. Depending on your specific benefit plan and the ZIP code that is entered, either the myHealthcare Cost Estimator or the Treatment Cost Estimator will be available. A mobile version of myHealthcare Cost Estimator is available, and additional ZIP codes and procedures will be added soon. This tool is not intended to be a guarantee of your costs or benefits. Your actual costs and/or benefits may vary. When accessing the tool, please refer to the Terms and Conditions of Use and Why Your Costs May Vary sections for further information regarding cost estimates. Refer to your health plan coverage document for information regarding your specific benefits.*

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

The UnitedHealthcare Health Savings Account (HSA) high deductible health plan (HDHP) is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account with a bank of their choice or through OptumHealth Bank, Member of FDIC. “UnitedHealthcare HSA” refers generally to the UnitedHealthcare HSA product, which includes a HDHP, although at times “UnitedHealthcare HSA” may refer only and specifically to the UnitedHealthcare Health Savings Account, provided in conjunction with OptumHealth Bank and not to the associated HDHP.

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