

WHAT ARE THE KEY ADVANTAGES OF HSA PLANS?

- **Premium Savings and Stability** – Offering an HSA plan to your clients can help them to save substantial money from their current plan premium. This can reduce the money they're spending on health care benefits and helps mitigate the future increases they'll see at renewal.
- **Tax-deductible and Tax-free Benefits** – The HSA contribution made by the employer is not subject to federal withholding taxes. Withdrawals from the HSA are tax-free to the member when made for qualified health care expenses.
- **No "Use It or Lose It" Rule** – The employee's unused HSA balances roll over from year to year. This gives them the opportunity to accumulate more money in their account to pay for future health care expenses and earn a competitive interest rate.

WHAT ARE THE KEY ADVANTAGES OF BUYING YOUR HSA COMPATIBLE HIGH-DEDUCTIBLE HEALTH PLAN THROUGH CONNECTICARE?

- **Developed on an HMO platform** – This provides your clients with affordable but richer benefits which can help them stretch the money in their health savings accounts.
- **Access to value-added, award winning Health Management programs** – We take great pride in the accreditation, awards and recognition our quality programs have earned from national organizations such as NCQA and HIRC. They help your clients' members stay healthy and help keep their health care costs lower.
- **Local focus and commitment to the CT market** – Our Sales, Corporate Management and Service Center are located in Farmington, CT. We are local, accessible, fast acting and responsive to your needs.
- **Maintain Quality Coverage** – Your clients will continue to receive the same quality coverage that has earned us some of the highest member satisfaction ratings in CT.
- **Preventive Care Benefits are NOT subject to the Deductible** – Our list of preventive care services that a member can receive without being subject to the plan deductible is one of the most extensive in the industry.
- **Innovative Tools** – We offer many tools on our Web site including Plan Compare Cost Compare, HSA Calculator and many more. Please visit us at www.connecticare.com.
- **New Broker Bonus Program Available on all HSA Plans that You Sell with ConnectiCare with effective dates of September 1, 2006, through January 1, 2007. Contact Us Today for Details!**