

The HMA® Covers Not Only What You Need But What YOU WANT

In addition to covering the vast majority of your necessary, out-of-pocket expenses for your health insurance or Medicare, the Health Matching Account provides you with more freedom and medical purchasing power than any other medical savings account available.

The HMA® is a medical savings account that feels similar to an HSA in that you can access its benefits on a debit card, but the similarities end there. **Unlike an HSA**, the growth of your HMA® is guaranteed and substantial. HMA® owners have access to an average of \$2 or more in medical benefits for every \$1 that they contribute into the program on a monthly basis as the program progresses, and you can also continue to contribute into it after you reach Age 65.

With the HMA®, you gain the freedom to opt for other medical services that you might have not been able to afford before including any experimental and elective medical procedures such as lasik, plastic surgery and many others.

Telemedicine Comes Included With Your HMA®!



The benefits that accompany your HMA® do not end with what you receive in account crediting each month. All HMA® members also receive free, unlimited, telemedicine access with your HMA® plan. The telemedicine industry is rapidly growing because it is a safe and efficient way for patients to forgo both lengthy wait times and expensive office visits to address the vast majority of medical conditions at any time of day and even during the middle of the night. Telemedicine works extremely well for conditions that are non-life threatening and can be easily treated by a doctor, who will be able to prescribe treatment and medication to your local pharmacy either over the phone or face-to-face over the Internet within 30 minutes of your request. Telemedicine will do wonders to increase the convenience of your medical care and is another valuable tool and benefit that comes included with your HMA®.



The HMA® is not health insurance.

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For Further Information Contact:



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We Pay For Your Medical Costs That Health Insurance Or Medicare Will Not

Empower Yourself With The Best Health Care Possible



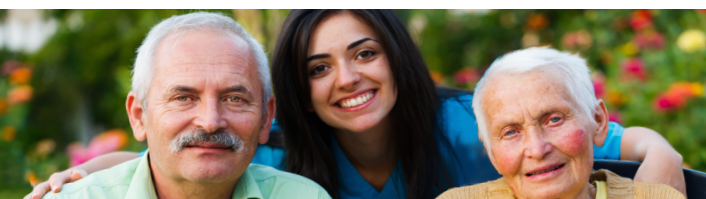
The HMA® is not health insurance. The medical and Medicare costs covered are subject to specification.

*The HMA® Medical Claims Visa® Prepaid Card is issued by the Bancorp Bank pursuant to a license from the Visa® U.S.A Inc. The Bancorp Bank; Member FDIC. Card may not be used everywhere Visa® debit cards are accepted. See Cardholder Agreement for list of eligible goods, services and merchants.

Receive Better Health Benefits For A Lower Cost With The Health Matching Account

With the cost of health care constantly on the rise, the Health Matching Account (HMA®) is the best buffer you can own to protect yourself against any of your unexpected, medical expenses that are not covered by health insurance or Medicare. The HMA® can be used for a vast majority of §213(d) medical expenses at your doctor or free standing pharmacy by swiping the HMA® Medical Claims Visa® Prepaid Card or submitting a mail-in reimbursement claim. The majority of your medical services, including your out-of-pocket copays, coinsurance, deductibles and many other medical services not included in your primary health plan can be paid out of the HMA® account.

Grocery store pharmacy and other eligible services and elective procedures can be covered on a mail-in reimbursement basis by simply submitting an original, itemized receipt within 30 days of the purchase.



In addition to covering your out-of-pocket obligations for your health insurance and Medicare plans, the HMA® also empowers you with a plan that delivers you more health care purchasing power than ever before because you will have access to an average of \$2 in medical benefits for every \$1 that you contribute towards your HMA® over time.

With its rich benefits that increase for you each and every month, the Health Matching Account can provide you with the safety net you will need to save money on the vast majority of your out-of-pocket, medical expenses that your health insurance or Medicare requires. In addition, the HMA® can also provide you with the ability to safely increase your major-medical deductibles. Even better for you, this will secure additional savings over time on your actual health insurance premiums without the burden of taking on added risk because your HMA® will have you covered every step of the way.

Swipe your HMA® Medical Claims Visa® Prepaid Card at the point of sale to pay for the following medical services up to your HMA® account balance at the time of your claim, or complete our simple mail-in reimbursement form with your itemized receipts.

- **Elective Procedures (Lasik, Plastic Surgery, etc. with MD surgeons only)**
- **Ambulance Services**
- **Chiropractors, Podiatrists**
- **Chiropractors**
- **Counseling Service: Debt, Marriage, Personal**
- **Dentists, Orthodontists**
- **Doctors not elsewhere classified**
- **Drug Stores, Pharmacies**
(no sundries / mail-in reimbursement only on grocery store pharmacy purchases)
- **Hearing Aid: Sales, Service, Supply Stores**
- **Hospitals**
- **Hospital Equipment & Supplies**
- **Laboratory / Medical / Dental / Ophthalmic**
- **Medical and Dental Laboratories**
- **Medical Services and Health Practitioners not elsewhere classified**
- **Opticians, Optical Goods and Eyeglasses**
- **Optometrists, Ophthalmologists**
- **Orthopedic Goods: Prosthetic Devices**
- **Osteopathic Physicians**

PRODUCT OPTION	MONTHLY CONTRIBUTION	35-MONTH TOTAL CONTRIBUTION	35-MONTH TARGET ACCOUNT BALANCE CAP
HMA® 2500	\$40.00	\$1,400.00	\$2,500.00
HMA® 5000	\$84.00	\$2,940.00	\$5,000.00
HMA® 7500	\$113.50	\$3,972.50	\$7,500.00
HMA® 10000	\$140.00	\$4,900.00	\$10,000.00
HMA® 15000	\$198.00	\$6,930.00	\$15,000.00
HMA® 20000	\$251.00	\$8,785.00	\$20,000.00
HMA® 25000	\$303.00	\$10,605.00	\$25,000.00
HMA® 30000	\$370.00	\$12,950.00	\$30,000.00
HMA® 40000	\$485.00	\$16,975.00	\$40,000.00
HMA® 50000	\$605.00	\$21,175.00	\$50,000.00
HMA® 60000	\$725.00	\$25,375.00	\$60,000.00

* Monthly contribution amounts vary based on the contribution and number of family members on the plan. The HMA® 2500 and the HMA® 5000 have no additional charges, but starting at the HMA® 7500 level additional charges applied are \$5 per month for the first dependent and \$10 additional per month for the second or more dependents.

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HMA® 10000 Level Illustrated

When a medical service needs to be paid for, the HMA® owner simply swipes their HMA® Medical Claims Visa® Prepaid Card at the point of service. The following month's contribution will be used to rebuild the owner's HMA® balance back up to its predetermined target, account balance cap.

