

# Optima Equity

## Benefit Plans With Integrated HSAs

Optima Equity links a qualified, high-deductible health plan with a Health Savings Account (HSA). The first part of this innovative product – a high-deductible health plan – features monthly premiums that can be significantly lower than many other types of traditional health plans. The money saved on premiums is then available for members to “invest” in the other part of this product – a savings fund that grows tax-free and rolls over from one year to the next.

### How Does Optima Equity Work?

Optima Equity members can choose to open an HSA where they can deposit tax-free income to use for qualified healthcare expenses. You, the employer, may also make contributions on your employees’ behalf. The money invested in the HSA can then be used to cover qualified medical expenses for themselves or their dependents. Employees can withdraw funds tax-free as long as the funds are used for eligible healthcare expenses. If the funds are not needed, they can be left alone and allowed to grow tax-free. The savings account balance carries over from year to year – which is a “use or keep it” option.

### The Investment Goes With The Members Even If They Change Jobs.

Your employee-owned HSA funds go with them even if they change jobs. Whatever dollars are invested in their HSA are theirs to use or keep. Whatever amount is not spent keeps growing tax-free and will be available to them for future qualified healthcare expenses.

### Optima Equity Advantages:

- Lower premiums of the high-deductible health plan may help fund the employee’s health savings account (HSA)
- Preventive care, including routine check-ups, well baby care, preventive screenings, and more, are covered before the deductible
- HSA contributions that are not spent are allowed to grow tax-free
- HSA funds roll over from year to year – “use it or keep it”
- Encourages employees to spend their healthcare dollars carefully
- Enables businesses to better manage healthcare costs

### Plan Features:

Equity plans offered under the Vantage and Plus network platforms.

Equity Plus plans include non-network coverage.

No deductible for preventive care or screenings under all Equity plans.

Equity Plans offer a tiered copayment pharmacy benefit, after deductible is satisfied.

Tier 1: \$10	Tier 2: \$30	Tier 3: \$50	Tier 4: \$100
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Choice of core in-network deductible options. Single/Family:

\$2,500/\$5,000	\$4,000/\$8,000
\$3,000/\$6,000	\$5,000/\$10,000

Equity Vantage plans include standard in-network coinsurance of 80%, 90% or 100% after deductible, depending on the Equity Vantage plan selected.

Equity Plus plans include (in-network/non-network) standard coinsurance of (80%/60%), (90%/70%) or (100%/70%) depending on the Equity Plus plan selected.

CDHP Account Features: With the Optima Equity plans, employer and/or employee can contribute to the employee-owned HSA account to maximum limits determined by the IRS.

“As a rural public school system, we are limited in our ability to offer pay increases and bonuses like the private sector. The Optima Equity health plan enables us to offer our employees an additional benefit that gives them a tax-free way to save for future healthcare needs and retirement.”

Susan Salg, Director of Finance, Lancaster County Public Schools

# Optima Equity

*Empowering Employees To Invest In Their Health*

## About Our Administrator Partner:

HealthEquity, Inc. is a personal healthcare financial services company that offers consumer-driven financial solutions. HealthEquity has been engaged by Optima Health as the preferred provider and administrator of the HSA that can be linked with Optima's high-deductible health plans. When your employee chooses HealthEquity to manage their HSA, they can be assured a seamless, user-friendly experience.

## Optima Equity Makes Using Your Health Plan Easy.

Because it's a new approach to health insurance that combines several components, the concept of a high-deductible health plan with an HSA can sound complicated. Don't worry, Optima Equity makes using the plan simple. Here are some features and benefits that make it easy for your employees to get the most out of their Optima Equity health plan:

- Easy online enrollment into both the health plan and the HSA
- Free debit card
- Paperless record-keeping – automatic population of claims into the member's account for optimal records management
- Claims payment online or by phone
- Online tools to help research costs, including pharmaceutical price comparisons
- Ability to have claims paid automatically from the HSA
- Ability to schedule payments based on future contributions
- E-mail notification when a claim is ready to be paid
- 24/7 telephone support to help members understand and manage the financial side of their plan
- No account management fees or additional HSA administrative costs

“With a health savings account our employees are able to save pre-tax dollars for their future medical expenses. It is like an “IRA for medical expenses” and is triple tax free: tax-free contributions, tax-free investment earnings and tax-free distributions for medical expenses.”

*Brenda Robinson, Benefits Manager, Regent University*

[optimahealth.com/CDHP](http://optimahealth.com/CDHP)

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