

Free Programs

Four Free Programs on One Card!

- Prescription
- Dental
- Vision
- Prepaid Lab & Imaging

Receive benefits immediately – guaranteed issue.
Good for the entire family!

Prescription

Obtain savings of up to 60% on drug prices through a nationwide network of over 58,000 participating pharmacies.

Dental

Members save an average of 20% to 50% off of almost all general dentists' and specialists' standard fees at participating providers. Access nearly 70,000 credentialed dentists nationwide for:

- Preventive & Diagnostic (Oral Exams, Cleaning, X-Rays)
- Restorative (Fillings, Inlays & Crowns)
- Endodontics, Periodontics, & Prosthodontics
- Oral Surgery
- Orthodontics

Vision

Receive savings of 10% to 50% when purchasing eyewear or receiving eye care at participating providers. Discounts are offered on:

- Eye Exams
- Prescription Glasses
- Sun Glasses
- Contact Lenses (mail order program)
- Surgical procedures (including PRK and LASIK)

Prepaid Lab & Imaging

This discount program, that can save you up to 70%, provides a convenient, reliable, and affordable way to take control of your healthcare costs. There is no monthly or annual fees – just a \$25 fee per order.

Print your free card at:

www.AmericanHealthValue.com

These programs are not insurance.

The Process

Three Enrollment Options

1. Enroll on-line at www.AmericanHealthValue.com.
2. Call 800-914-3248 to enroll over the phone.
3. Complete the application form and issue check payable to American Health Value, LLC for:

• Annual administration fee:	\$36.00
• Initial minimum deposit:	\$10.00
TOTAL FUNDS	\$46.00

Mail the application with your check to:

American Health Value, LLC
671 E. Riverpark Lane, Suite 100
Boise, ID 83706

Note: Reduced Annual Fee for Groups of 25 or more.

Within 14 working days, you will receive your welcome packet, HSA personalized checks, and VISA Debit card.

Your funds are held at our custodial bank that is FDIC insured with total assets of \$2.1 billion. You can eliminate your monthly bank fee with a small automatic deposit or minimum balance.

Self-Directed Mutual Fund Options

National Financial
Customer Assistance 800-650-5863
Trade Assistance 866-580-6097
www.ahvthebancorp.com

AHV encourages members to maintain the amount of their insurance deductible in the bank account for immediate access.

Please Note: Investing is not a requirement and entails risks.



**Nationally Recognized
Independent Leader in
Health Savings Account
Administration**

**Compare And You Could
Save Up to 50%**

**Our HSAs Work With All
Qualified High Deductible
Health Plans**

**America's Most
Experienced Health Savings
Account Administrator**

**Serving Our Members
Since 1996**



For Calendar Year 2011

AHV Benefits

Our mission is to provide the most efficient, economical and user-friendly HSA product in the United States healthcare market.

- Easy, Online Enrollment
- FDIC Insured Interest Bearing Accounts
- No Fee VISA Debit Card & 50 Free Checks
- Overdraft Protection (Line of Credit)
- 24/7 Web Access with Private PIN
- Free Bill Pay & Account History Export
- Online Funding Tool with Saving Calculators
- Free AHV Discount Card Programs
- Over 6,000 Online Investment Options
- Lowest Overall Cost with No Hidden Fees
- Toll-Free Live, Knowledgeable Customer Service
- Most Experienced Administrator (14 yrs.)
- Our HSA Works with All Qualified Health Plans
- Total Client Privacy - No Cross Selling Insurance
- Interactive & Informative Website
- Convenient Downloadable Web Based Forms
- Customized Enrollment Programs
- Personalized PowerPoint Presentations
- Convenient Webinar Training Programs

"We're passionate about HSAs. This is all we do and we strive to be the best. We look forward to meeting and serving you."

Michael Berry
President & CEO

Quality Pays!

HSA Benefits

- You own your HSA account with complete control and privacy.
- It is portable and stays with you even if you change jobs or insurance companies.
- Anyone can contribute to your HSA.
- Contributions reduce your taxable income by the amount you deposit each year.
- Use your HSA for current healthcare expenses or save for the future.
- Withdrawals are tax-free for medical expenses.
- The money you don't spend rolls over year after year earning interest.
- Pay for vision, dental, preventive care, prescription drugs, and more with HSA funds.
- At 55 or older, add an additional catch-up contribution of \$1,000 per year.
- At 65, withdraw for any reason without penalties.
- Always tax exempt when used for medical expenses.
- Earn tax-deferred interest with the option to invest for a higher rate of return.
- Transfer funds from your IRA to your HSA.
- Rollover funds from an FSA & HRA into an HSA.
- High-deductible insurance plans offer significant savings in premiums.
- With lower premiums, employers can fund the employee HSAs.
- HSAs do not require claims management, plan documents, or summary plan descriptions.
- Lower administrative costs for the employer.

About HSAs

What is an HSA?

A Health Savings Account (HSA) is a tax favored savings account coupled with a High Deductible Health Plan. The concept is simple:

- Lower your health insurance premiums.
- Deposit the savings into your HSA.
- Reduce your taxable income.
- Pay your deductible from your HSA.

HSA Rules

Qualified Insurance

- For individual policies, a qualified plan must have a minimum deductible of \$1,200 with a \$5,950 cap on out-of-pocket expenses.
- For family policies, a qualified health plan must have a minimum deductible of \$2,400 with an \$11,900 cap on out-of-pocket expenses.

HSA Contribution

- Individual – Up to \$3,050
- Family – Up to \$6,150
- Catch-up (age 55 or over) - \$1,000

Fund the annual maximum regardless of insurance policy date or deductible amount.

CONTACT INFORMATION:

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