

## Wellness Program

**MyWellchoice+** is a low cost – high value online health and wellness program customized for the entire family that will help you to achieve:

- Physical Fitness
- Healthy Eating Habits
- Balance in Your Life

### Your Membership Includes...

#### **GetFIT – Customized Cardiovascular, Strength, and Flexibility Plan**

- Provides Virtual Exercise Demos
- Calculates Amount of Calories Burned
- Accommodates Individuals of All Skill Levels

#### **EatFIT – Personalized Nutrition Plan**

- Tracks Daily Caloric Intake & Food Servings
- Recommends Meals or Allows You To Create Your Own
- Provides Daily Menus, Recipes, and Shopping Lists

#### **LiveFIT – Self-Improvement Plan**

- Instills a Positive Sense of Life Balance
- Helps You Effectively Deal with Life's Challenges
- Provides Stress & Anxiety Management
- Educates Children in Proper Nutrition & Physical Fitness
- Provides Fun, Family Activities
- Offers Exciting Wellness Games & Quizzes

### 15 Month Study Finds

- 22% Lower Medical Claims
- 71% Lower Pharmaceutical Cost
- 77% Reduced Sick Days
- 23% Improved Productivity

Individual Cost: 1 Adult + All Children: \$60/year

Family Cost: 2 Adults + All Children: \$99/year

**Employer Group Discounts Available**

**Visit Our Website To Enroll Online:**  
[www.AmericanHealthValue.com](http://www.AmericanHealthValue.com)

## The Process

### Two Enrollment Options

1. Enroll on-line at [www.AmericanHealthValue.com](http://www.AmericanHealthValue.com). Include VISA or MasterCard information for:
  - Annual administration fee: \$36.00
  - Initial minimum deposit: \$10.00**TOTAL FUNDS \$46.00**

2. 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 \$2.0 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](http://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**

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

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

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

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**Serving Our Members  
Since 1996**



**For Calendar Year 2010**

## 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 up to \$250,000
- No Fee VISA Debit Card & 25 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
- Financial Dashboard for All Online Accounts
- Free AHV Rx Discount Card
- Over 6,000 Online Investment Options
- Lowest Overall Cost with No Hidden Fees
- Toll-Free Live, Knowledgeable Customer Service
- Monthly Printed Statements & Annual Tax Reports
- 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 over-the-counter drugs, vision, dental, preventive care, 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 by the total amount of deposits per year.

## 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:

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

**1-800-914-3248**

**1-208-331-0676**

**1-208-331-2651 Fax**

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