

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 receive 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.

The HMA Always Has You Covered.



Have you ever found yourself wondering if a medical expense was covered by health insurance, or if you would be able to pay for pharmacy expenses at your local drug store?

Your HMA Medical Benefits Visa® Prepaid Card pays for the vast majority of qualifying, 213 (d) medical expenses directly at your medical providers. 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.



For Further Information:
Bluewave Insurance, Inc.
(877) 384-WAVE
bluewave-insurance.com



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Health Care Savings You Can See.

Empower Yourself With The Best Health Care Possible.



*The HMA is not considered health insurance. The HMA Medical Benefits 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 Medical Benefits Visa® Prepaid Card can be used at the point of service at your doctor, pharmacy or most of your other medical providers to pay for the vast majority of your medical services including your out-of-pocket copays, coinsurance, deductibles or any other medical services that are not included in your primary health plan.



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 receive an average of \$2 in medical benefits for every \$1 that you contribute towards your HMA over time. 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.

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 Benefits 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.

- ***Elective Procedures (Lasik, Plastic Surgery, etc.)**
- **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**

*Mail-In Reimbursement Only

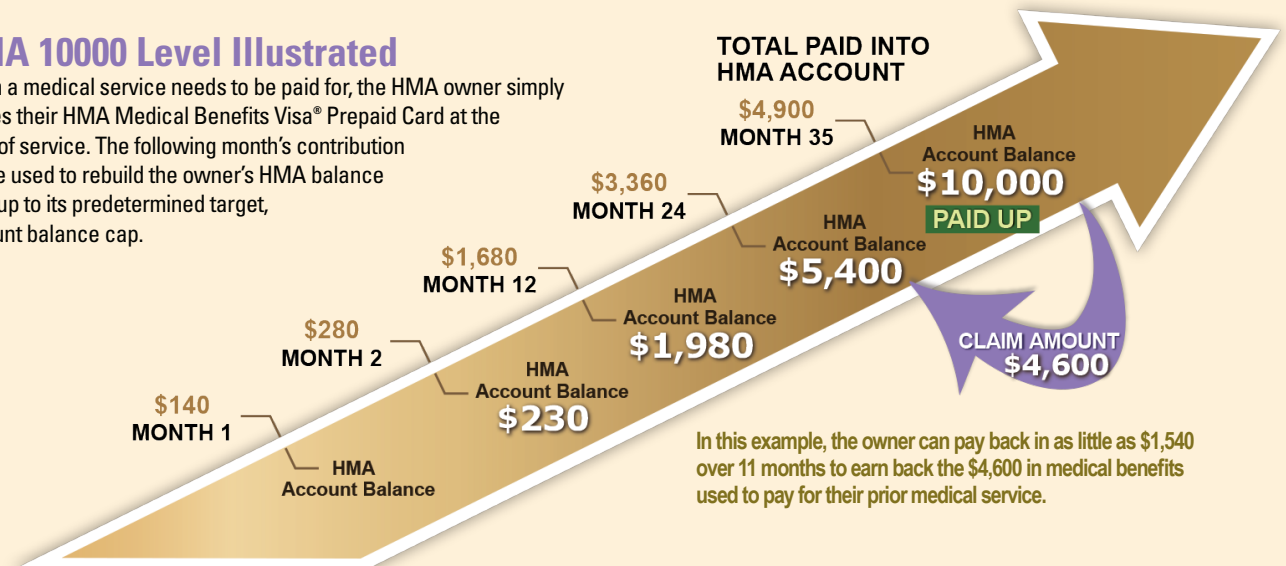
PRODUCT OPTION	MONTHLY CASH CONTRIBUTION	35-MONTH TOTAL CONTRIBUTION	35-MONTH TARGET ACCOUNT BALANCE CAP
HMA 2500	\$40.00	\$1,440.00	\$2,500.00
HMA 5000	\$84.00	\$2,940.00	\$5,000.00
HMA 7500	\$113.50	\$3,972.50	\$7,500.00
HMA 10000	\$140.00	\$4,900.00	\$10,000.00
HMA 15000	\$198.00	\$6,930.00	\$15,000.00
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 Benefits 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.



In this example, the owner can pay back in as little as \$1,540 over 11 months to earn back the \$4,600 in medical benefits used to pay for their prior medical service.