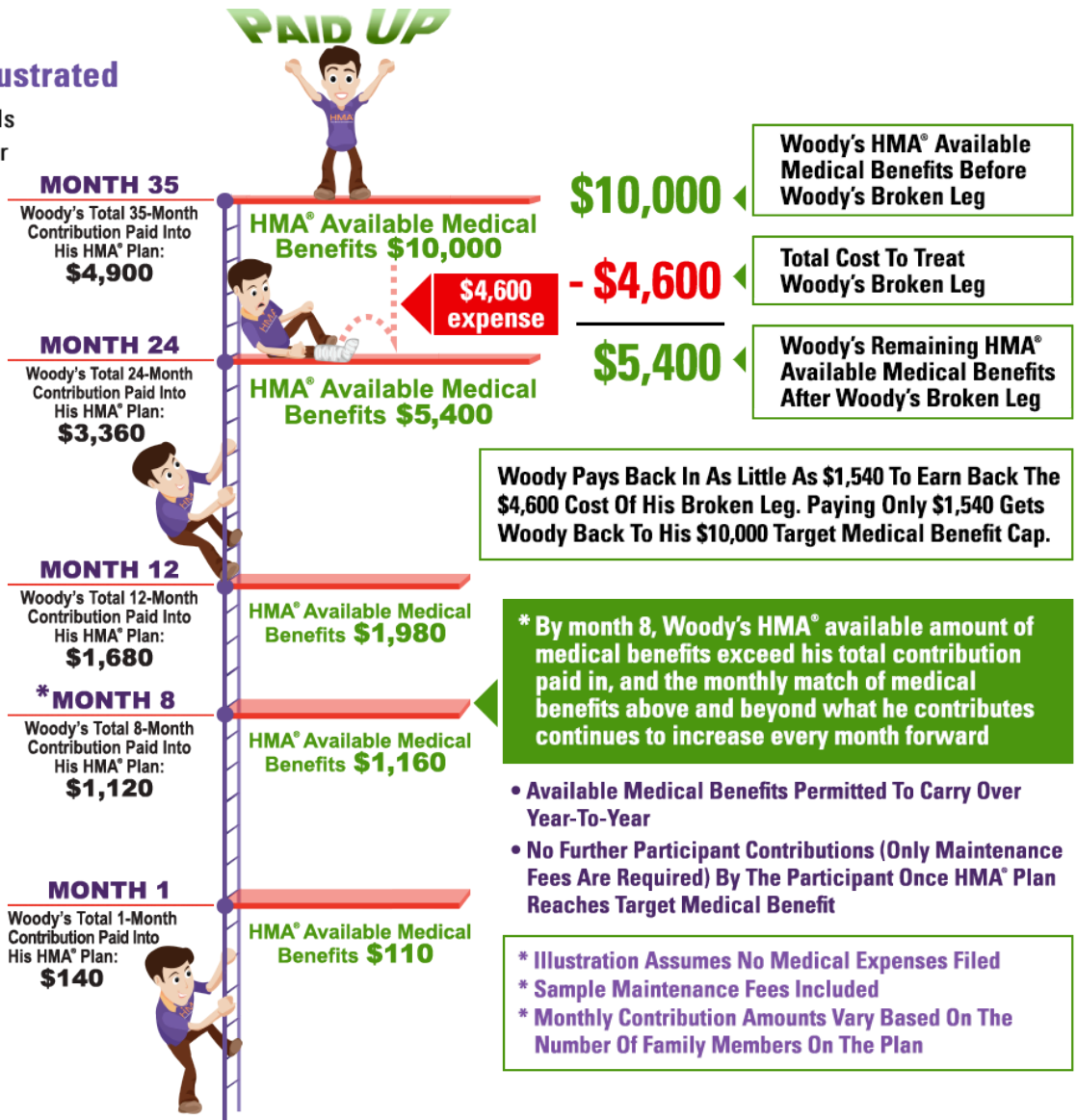


HMA[®] Medical Benefit Match Explanation

HMA[®] 10000 Level Illustrated

When a medical service needs to be paid for, the HMA[®] owner uses their HMA[®] Medical Benefit plan at the point of service. The following month's contribution will be used to rebuild the owner's HMA[®] available medical benefits back up to its predetermined target cap of \$10,000.

Meet HMA[®] Customer
Woody



The Health Matching Account (HMA[®]) is a medical savings plan designed exclusively to pay for most of your and your family's out-of-pocket, medical expenses including your dental and vision needs as well as copays, deductibles and coinsurance that are not covered by your major-medical insurance plan or Medicare. In addition, the HMA[®] can also be used to pay for elective procedures (with MD surgeons only) such as plastic surgery, lasik and fertility procedures that are not traditionally covered by health insurance or Medicare as well.

By choosing an HMA[®], individuals and families now have the opportunity to fund a superior medical savings plan that can permit them to increase their health insurance deductibles and potentially lower the monthly premiums they are paying for their health insurance over time as their HMA[®] medical benefits continue to build. The HMA[®] creates more health care purchasing power and freedom than ever before and leads to additional health care savings for individuals and families by covering a larger portion of their out-of-pocket, medical expenses than any other medical savings plan available.

You can choose from our 11 different monthly contribution options ranging from as low as \$40 per month to as much as \$725 per month (not including maintenance fees) that will be able to fit into any family's monthly budget based on their specific, ongoing, health needs. Once you have selected the monthly payment plan of your choosing, the HMA[®] medical benefit match that you receive each month that is added to your monthly contribution will continue to grow until you are receiving access to up to \$2 or more in medical benefits for every \$1 that you pay into your HMA[®] plan on a monthly basis as the program progresses.



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



The HMA® will match what you contribute each month with additional medical benefits above and beyond what you contribute into your plan. This match of medical benefits will exceed two and even three times what you pay in on a monthly basis as you approach your target medical benefit cap. The HMA® monthly medical benefit match is so strong in fact that even by using your plan to pay for some of your out-of-pocket, medical expenses along the way to reaching your target medical benefit cap, you will still be saving significantly on your out-of-pocket, medical expenses because of how quickly you will be able to build your medical benefit balance back up towards your target cap after using it.

This sample illustration above demonstrates how the HMA® 10000 plan with a \$140 per month contribution grows over a 35-month period. During this 35-month period, the medical benefit match amount that is awarded to the participant's monthly contribution is so substantial that \$4,900 of contribution can create a total of \$10,000 in HMA® medical benefits for you to use to pay for most of your and your family's out-of-pocket, medical costs that are not covered by health insurance or Medicare (this scenario assumes no prior usage of the plan before 35 months).

This illustration also demonstrates how quickly your HMA® medical benefits can build back up after a medical expense occurs. As you can see, even with the \$4,600 medical expense that is incurred, the HMA® can recoup that \$4,600 in medical benefits and grow right back to its \$10,000 target medical benefit cap for only \$1,540 of additional contribution over 11 months (assuming no subsequent usage as the plan benefits are growing back again on a monthly basis). Once you have reached your target cap, which in the case of the HMA® 10000 plan is \$10,000, you are no longer responsible for making your full, monthly, HMA® contribution (and only maintenance fees are required) until you use your HMA® to pay for a subsequent medical expense.

The HMA® is not health insurance.



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