

## 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 have access to 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.

**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 performed by licensed medical doctors.**



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.



**The HMA® is not health insurance.**

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 [www.healthmatchingaccounts.com](http://www.healthmatchingaccounts.com)

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Swipe your HMA® Medical Reimbursement 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 medical expense, or complete and submit our simple mail-in reimbursement form with your itemized receipts.

- **Elective Procedures (Lasik, Plastic Surgery, etc. with MD surgeons only)**
- **Ambulance Services**
- **Chiropractors, Podiatrists**
- **Chiropractors (subject to limitations)**
- **Counseling Service: performed by PsyD or PhD**
- **Dentists, Orthodontists**
- **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**
- **Opticians, Optical Goods and Eyeglasses**
- **Optometrists, Ophthalmologists**
- **Orthopedic Goods: Prosthetic Devices**
- **Osteopathic Physicians**

For Further Information Contact:



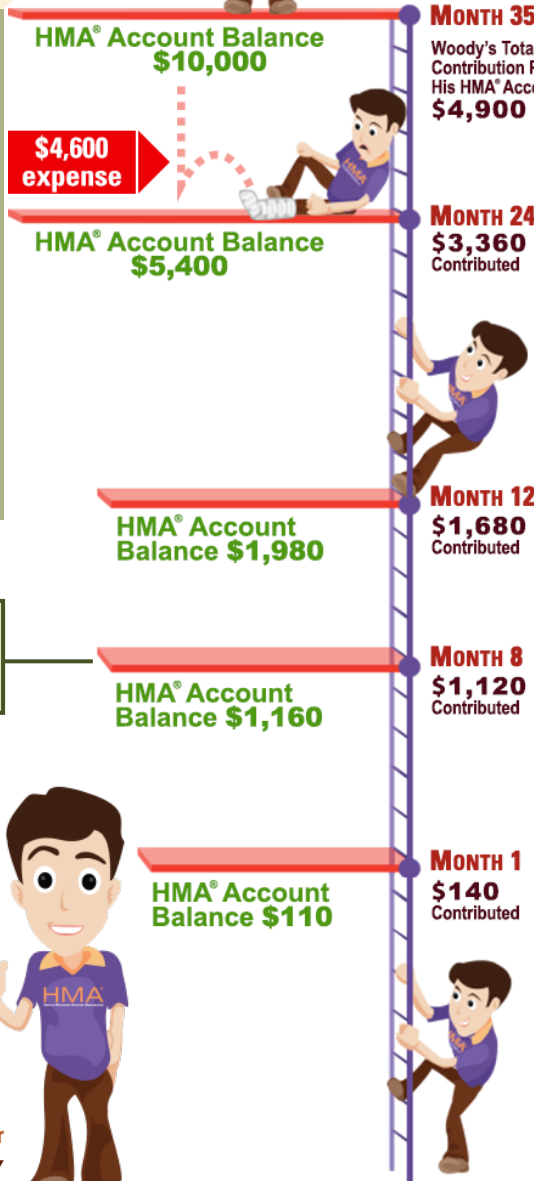
## Empower Yourself With The Best Health Care Possible



# HMA® 10000 Level Illustrated

When a medical service needs to be paid for, the HMA® owner simply swipes their HMA® Medical Reimbursement 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.

**PAID UP**



Woody's HMA® Paid-Up Account Balance Before Woody's Broken Leg **\$10,000**

Total Cost To Treat Woody's Broken Leg **- \$4,600**

Woody's Remaining HMA® Account Balance After Woody's Broken Leg **\$5,400**

Woody Pays Back In As Little As \$1,540 To Earn Back The \$4,600 Cost Of His Broken Leg And Get Back To His \$10,000 Account Balance Cap.

\* By month 8, Woody's HMA® account balance exceeds his total contribution paid in, and the monthly crediting continues to increase every month forward

- Account Balances Permitted To Carry Over Year-To-Year
- No Further Participant Contributions (Only Maintenance Fees Are Required) By The Participant Once Balance Reaches Target Account Balance Cap

- \* Illustration Assumes No Medical Expenses Filed
- \* Sample Maintenance Fees Included
- \* Monthly Contribution Amounts Vary Based On The Number Of Family Members On The Plan



Meet HMA® Customer **Woody**

## 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® can be used for a vast majority of §213(d) medical expenses at your doctor or free standing pharmacy by swiping the HMA® Medical Reimbursement Visa® Prepaid Card or submitting a mail-in reimbursement expense. The majority of your medical services, including your out-of-pocket copays, coinsurance, deductibles and many other medical services not included in your primary health plan can be paid out of the HMA® medical account balance.

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.

PRODUCT OPTION	PARTICIPANT MONTHLY CONTRIBUTION	PARTICIPANT 35-MONTH TOTAL CONTRIBUTION	HMA® 35-MONTH MEDICAL BENEFITS MATCHED	35-MONTH TARGET ACCOUNT BALANCE CAP
HMA® 2500	\$40.00	\$1,400.00	\$1,100.00	\$2,500.00
HMA® 5000	\$84.00	\$2,940.00	\$2,060.00	\$5,000.00
HMA® 7500	\$113.50	\$3,972.50	\$3,527.50	\$7,500.00
HMA® 10000	\$140.00	\$4,900.00	\$5,100.00	\$10,000.00
HMA® 15000	\$198.00	\$6,930.00	\$8,070.00	\$15,000.00
HMA® 20000	\$251.00	\$8,785.00	\$11,215.00	\$20,000.00
HMA® 25000	\$303.00	\$10,605.00	\$14,395.00	\$25,000.00
HMA® 30000	\$370.00	\$12,950.00	\$17,050.00	\$30,000.00
HMA® 40000	\$485.00	\$16,975.00	\$23,025.00	\$40,000.00
HMA® 50000	\$605.00	\$21,175.00	\$28,825.00	\$50,000.00
HMA® 60000	\$725.00	\$25,375.00	\$34,625.00	\$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. Both spouses of a household are permitted to purchase their own individual HMA® plans, but if they wish to have their children under age 26 covered as well, they need to be added during enrollment on one of the plans.

The HMA® is not health insurance.

The HMA® Medical Reimbursement 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.