

Five ADVANTAGES OF HEALTH SAVING ACCOUNTS.

Optima Health believes the key to long-term health care affordability and improved individual health is employee involvement. Your involvement must be supported by a health program, rather than mere benefits, and include easy-to-use tools, information, and financial incentives. By coupling High-Deductible Health Plans (HDHP) with a Health Savings Account (HSA), you have more control over your health and your expenses. Optima Health has created such a solution with the new

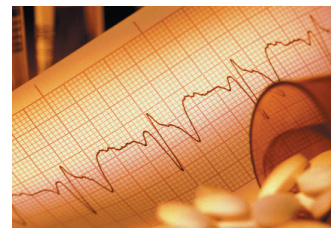
Optima Equity health plan.

This innovative arrangement offers you a way to reduce and control health care costs while allowing you to save money for health care expenses when you actually need them. You make all the decisions about your HSA account. You can make choices that are best for you. And your unused health investment dollars will keep earning tax-free interest for you, in a Health Savings Account (HSA). Your health, your choice, your future.

A Health Savings Account offers you many *unique* advantages including:

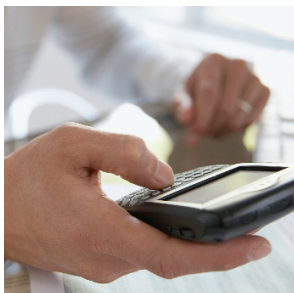
1. You Save On Premiums.

You should be able to lower health insurance premiums by switching to health insurance coverage with a higher deductible. The money you save on premiums can be invested into your HSA, with pre-tax advantages. Then, use that money as needed to pay for qualified medical care expenses now, or in the future.



2. Own Your Health Care Dollars Rather Than Renting Them.

In a conventional health plan, you and your employer share the cost of paying your health insurance premiums. If you need health care, the premium you've paid makes care available to you. This fixed annual cost is required and you don't get your money back. That's like renting.



When you put money into an HSA it's yours – growing with tax-free interest – and it stays yours, to use or not. It's like the equity you build when you pay for your house. You own the health care investment and it works for you.

3. An HSA Provides Triple Tax Savings.

You contribute to the account with tax-free dollars. The money you or your employer put into your Health Savings Account earns interest for you tax-free, and you can withdraw tax-free for qualified medical expenses. If you don't need to withdraw funds for health care costs, the money continues to earn interest and grow – staying with you wherever you go.

4. You Are Protected.

Optima Equity covers preventive care services whether or not you've met your deductible. You have a fixed limit on your out-of-pocket cost before your medical expenses are covered. That out-of-pocket amount is what your HSA can be used to cover.

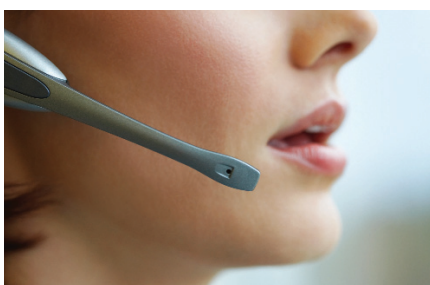
5. Your Investment Goes With You.

Because you own the money in your HSA, it goes with you even if you leave or change jobs. Your employer may contribute to your HSA, and you can, too. But once the money is in your account, it's yours.

Five ADVANTAGES OF OPTIMA EQUITY.

1. More Control Over Your Health

Optima Equity membership provides access to online tools to help you with health care decisions. Through optimahealth.com, we provide a robust database of health and wellness information, as well as current pricing on medical office visits, hospital care, surgical procedures, pharmacy and diagnostics. You will have the information you need to make better health care choices.



2. Easy-to-Use Health Plan

With Optima Equity you will enjoy seamless access to benefit and member services at Optima Health and HSA information at HealthEquity. You will receive timely communication on ways to save money on future medical expenses. You will also benefit from the ease of online payment options and tracking, 24-hour customer service from knowledgeable consultants, personal help managing your account, as well as additional online account management tools.

3. Your Dollars Will Go Further

Through Optima Health, you will have access to more than 15,000 health care providers across the state of Virginia who have contracted to offer discounted service rates to our members.¹ These discounted rates result in better prices for health care and make your hard-earned dollars go farther than before – allowing you to keep more of your Health Savings Account dollars.



4. Improve Your Health

Optima Health offers a multitude of quality health and wellness programs, coupled with the support of experienced clinicians, designed to help maintain or improve your quality of life. We not only engage members in health and wellness strategies, we also help manage chronic diseases, pharmacy needs and behavioral health.

5. Affordable Health Coverage, Savings Opportunities

Optima Equity's High-Deductible Health Plan (HDHP) allows for a lower monthly premium, making it more affordable for individuals and families. Now you can take the money you once spent on higher premiums and put it into the HSA where you can grow your money without taxation. This money is yours no matter where you go or how or when you choose to spend it on qualified health care expenses.

Find out if Optima Equity is the right choice for you. Ask your employer or visit www.optimahealth.com.

Optima Health is the trade name of Optima Health Insurance Company. Optima Equity HSA qualified high deductible PPO is underwritten by Optima Health Insurance Company. Benefit exclusions and limitations apply. For costs and complete details about coverage ask your broker or employer. The information provided in this document is not tax or legal advice. The tax treatments vary for each situation. Please consult your tax and or legal counsel for tax implication of your unique situation.

1. Optima Health Network Management, Nov. 2007.