



MVP HD Solutions At Work

How MVP high-deductible plans
can lower costs – for you
and your employees

part of MVP HD Plus



Lower costs...greater control...tax benefits

The benefits of MVP HD Plus

MVP Health Care now provides qualified high-deductible (HD) health plans which can likely lower your costs significantly.

Through the expertise of our financial partner Mellon Trust of New England, we are proud to make available an innovative financial solution – a Health Savings Account (HSA). You can contribute to your employees' HSAs – to offset their out-of-pocket medical expenses, while helping to educate your employees about the actual costs of health care.

The bottom line is:

- **you can lower your health insurance premiums**
- **you can give your employees greater control over their health care dollar**
- **you can choose one of the highest-rated health plans in the nation: MVP Health Care**

MVP HD Plus advantages for employers

- *Potential for significant cost savings on annual health plan premiums*
- *Tax advantages – HSA contributions are not subject to payroll taxes*
- *Flexible, innovative health insurance solution for your employees*

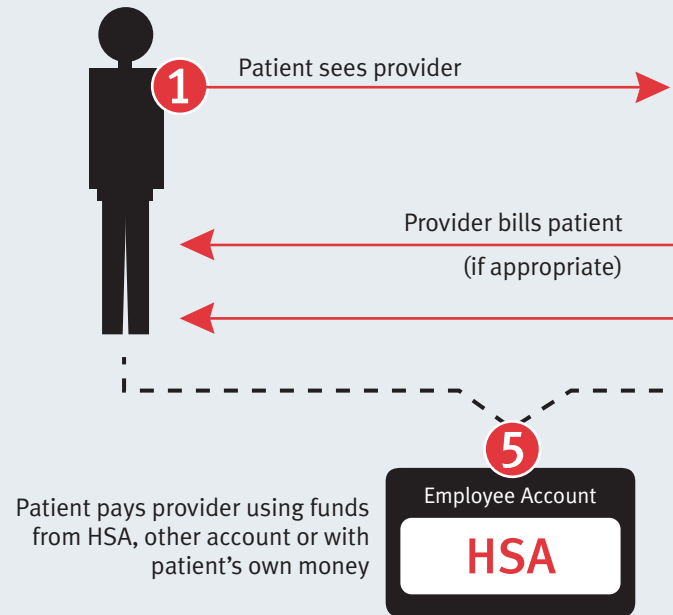
MVP HD Plus advantages for employees

- *Potential for significant cost savings on annual health plan premiums*
- *Tax advantages – HSA contributions are made with pre-tax dollars, and any unused HSA funds may be retained by the employee for qualified medical expenses (or as tax-free retirement savings for future health costs)*
- *More control over health care budgeting – they choose how/if to spend their account dollars*



How it all works together

HSA example



Sample employee profiles

Both Joe and Jane work for Sample Industries.

Here is how the MVP HD plan with an HSA at Mellon works for each of them.

Employee profile: Joe

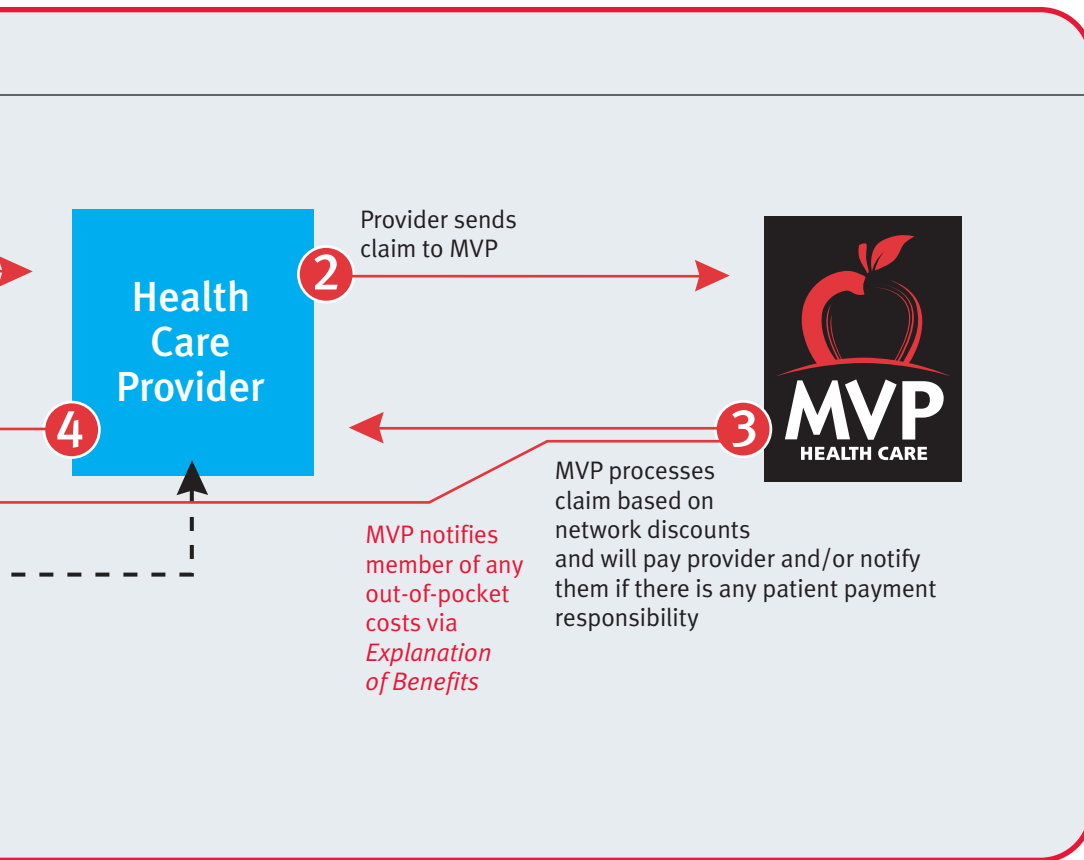
He has an MVP HD plan with an HSA (funded by his employer – \$500 annually).

Enrollment status: Single.

Annual MVP deductible: \$1,500. Coinsurance (after deductible met): 20%.

CLAIM	COST	PAID BY	HSA BALANCE \$500	DEDUCTIBLE BALANCE \$1,500
Joe sees dermatologist	\$100	Joe /HSA@Mellon \$100	\$400	\$1,400
Joe goes to ER	\$400	Joe/HSA@Mellon \$400	\$0	\$1,000
Joe gets MRI	\$1,000	Joe/out-of-pocket \$1,000	\$0	\$0 (deductible met)
Joe gets PT	\$200	Joe/out-of-pocket \$40 (MVP paid \$160)	\$0	\$0

Because his employer switched to the lower-cost MVP HD plan, Joe's annual premium costs were reduced by \$300, and his employer's contribution of \$500 toward his HSA helped offset his out-of-pocket costs. Also, by contributing his own funds to his HSA, Joe could have further benefited by paying his expenses with pre-tax dollars.



Employee profile: Jane

She has an MVP HD plan with an HSA (funded by her employer – \$500 annually).

Enrollment status: Family.

Annual MVP deductible: \$3,000. *Coinsurance (after deductible met):* 20%.

CLAIM	COST	PAID BY	HSA BALANCE \$500	DEDUCTIBLE BALANCE \$3,000
Jane sees allergist	\$100	Jane/HSA@Mellon \$100	\$400	\$2,900
Jane's child gets check-up	\$75	MVP (safe harbor benefit)*	\$400	\$2,900
Jane gets prescription	\$200	Jane/HSA@Mellon \$200	\$200	\$2,700
Jane's husband gets flu, sees provider	\$100	Jane/HSA@Mellon \$100	\$100	\$2,600

The remaining \$100 in Jane's HSA will remain in her account for future use. She can also increase her savings by making tax-free contributions to her HSA. And because her employer switched to the lower-cost MVP HD plan, her annual premium costs were reduced by over \$1,000, and she received \$500 from her employer toward her HSA, helping her offset her out-of-pocket costs.

*In NY State, well-child paid at 100%. Varies by state.



How MVP HD Plus can lower your premium costs

Sample scenario: Acme Industries has 20 employees (7 single, 13 family) covered by the company health plan. Acme pays 70% of premium costs; employees pay 30%.

	CURRENT HEALTH INSURANCE (HMO with \$15 copay)	SWITCH TO MVP HD PLAN (with \$1,500/\$3,000 deductible)	
Annual Health Plan Premium Cost to Employer	\$100,000	\$70,000	<i>Acme saves 30% with MVP HD Plan</i>
Annual HSA Cost to Employer	\$0	\$10,000	<i>Acme chooses to contribute \$500 annually in an HSA for each employee (\$500 x 20) to offset out-of-pocket medical costs</i>
Total Annual Health Insurance Cost to Employer	\$100,000	\$80,000	<i>Acme saves 20% with MVP HD Plan with HSA...and gains other HSA advantages</i>

...And lower your employees' premium costs

Sample scenario: Joe works for Acme Industries and receives single coverage health insurance. Joe pays 30% of the premium costs; Acme pays 70%.

	CURRENT HEALTH INSURANCE (HMO with \$15 copay)	SWITCH TO MVP HD PLAN (with \$1,500/\$3,000 deductible)	
Annual Health Plan Premium Cost to Employee	\$1,000	\$700	<i>Joe saves 30% with MVP HD Plan – and gains flexibility/tax advantages with HSA. In addition, Joe can use his HSA funds (\$500 contributed by employer) to offset qualified out-of-pocket expenses.</i>

(Please note: these are sample profiles used to demonstrate the basic structure and cost savings of an MVP HD Plus plan paired with an HSA. Your actual costs, savings and plan design may vary.)

**You've seen the sample savings...
now let's get real**

How much can MVP HD plans lower your costs? How can we tailor a complete benefit plan to your needs – and the needs of your employees?

Talk to MVP Health Care and get the answers.

For a custom quote, ask your Broker or your MVP Sales Representative at 1-800-TALK-MVP today.



*Care About You*SM