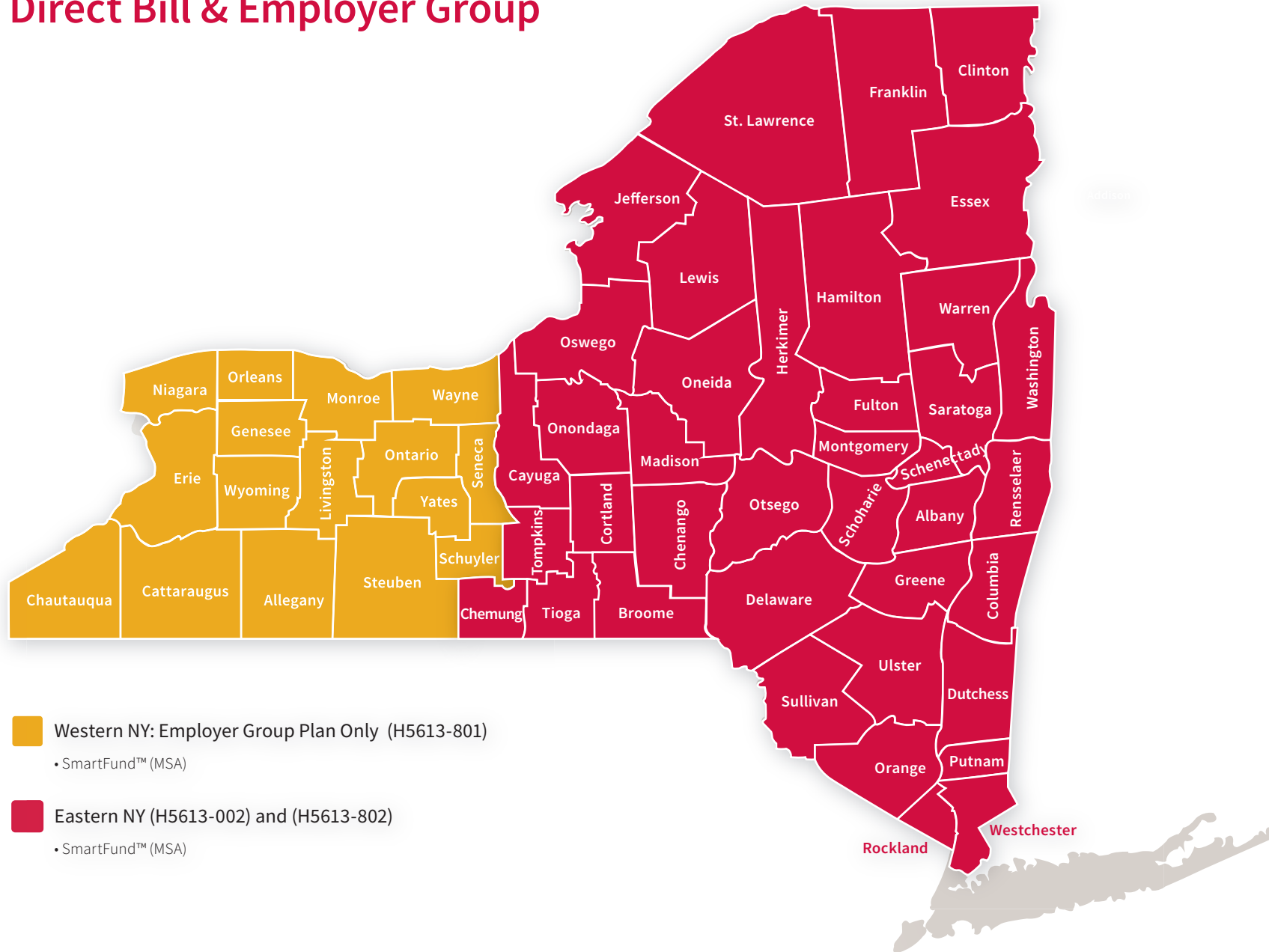


Medical Savings Account (MSA) Plan — Direct Bill & Employer Group



Western NY: Employer Group Plan Only (H5613-801)

• SmartFund™ (MSA)

Eastern NY (H5613-002) and (H5613-802)

• SmartFund™ (MSA)