

December 2010

RE: Your Action Required for AG Contribution to Your Health Savings Account (HSA)

You enrolled in a Consumer Plan for 2011. We've noticed that you have not yet opened a Health Savings Account (HSA). As was previously communicated, **in order to receive the AG contribution you must open the OptumHealth bank account for your HSA.**

Consider the following advantages of opening an HSA:

- **Easy access to the HSA.** In addition to the debit card that you can use at point-of-service with signature or PIN, accountholders will be able to access funds at most ATMs or use OptumHealth Bank's online banking system via OptumHealthBank.com (or myUHC.com) to pay bills, request checks, make investments and more!
- **You can contribute pre-tax dollars** through payroll deduction.
- **Investment options for accountholders with \$2,000.** Highly rated mutual funds from companies such as John Hancock, Goldman Sachs, American Funds and more.
- **No solicitation for other banking products!** – OptumHealth Bank is focused on the administration of HSAs and will not promote or sell other banking products.

Action Required

It's easy to open an HSA with OptumHealth Bank:

1. Log on to AGBenefits website at www.americangreetingsbenefits.com and go to Medical/Rx/Dental/Vision > Health Savings Account (HSA).
2. Click the link under "Open an HSA" which will take you to the OptumHealthBank website.
3. Complete the online application. You'll need to have the following information handy:
 - »Your Social Security number
 - »Primary identification, such as a driver's license, passport or government issued ID

Who can open an HSA?

You can open the account as long as you meet these requirements:

- You are enrolled in the Consumer Plan or Enhanced Consumer Plan AND you are not:
 - Covered by another health plan (for example, a spouse's plan) that is not a high-deductible health plan
 - Enrolled in Medicare, TRICARE or TRICARE for Life, a military benefits program
 - Eligible to be claimed as a dependent on someone else's tax return
 - A recipient of Veterans Administration benefits within the past three months

If you have any questions or need further assistance with your HSA application, please call OptumHealth Bank, toll-free, at 1-800-791-9361. Customer service representatives are available to assist you Monday through Friday from 9:00 a.m. to 7:00 p.m. Eastern time.