

High Deductible Health Insurance & Health Savings Account HSA

This program has **two** parts as shown below and is different from PPO plans

HIGH DEDUCTIBLE INSURANCE

HIGH DEDUCTIBLE HEALTH INSURANCE *

Individual Deductible ***
Choices range from:

Minimum Individual
Deductible = \$1,200
Maximum
Deductible = \$5,950

**High Deductible =
Lower Premium**

HEALTH SAVINGS ACCOUNT

\$ HEALTH \$ SAVINGS ACCOUNT **

**Voluntary Tax Saving
Contribution for an
individual ranges from:**

Minimum
Contribution = \$0
Maximum
Contribution = \$3,050

* **2010 High Deductible Health Insurance** policy compatible with Health Savings Accounts. Deductibles are adjusted annually. Family deductible choices range from a minimum = \$2,400 and to a maximum = \$11,900.

* * **2010 tax deductible ~ tax savings Health Savings Account Contribution limits.** Voluntary maximum contribution is **\$3,050** for an Individual & **\$6,150** for a Family. Limits are adjusted annually. **Catch-up Contribution** for those 55 and older is in addition to the annual contribution. 2010 = **\$1,000**

*** IRS Limits. Carriers can have plans with various deductibles and ceilings within the annual IRS ranges.

Contributions have multiple tax saving advantages plus funds may be used for various expenses such as: non covered medical expenses, Dental, Vision & Pharmaceuticals or saved for post 65 medical expenses like Long-Term care.

The above depictions are provided to assist in the general understanding of how HDHP Insurance plans and Health Savings Accounts function. For actual details consult specific carriers and providers.

Ph: **847 / 382 – 0605**

Michael Baker
INFO@EZ-HealthInsurance.com

Fax: **847 / 382 - 0605**