

BROKER BRIEFINGS

NEWS

flash

11/28/2006

Health Savings Account Sales and Enrollment Material Now Available

Earlier this month, we announced our new partnership with The Bancorp Bank to offer Rocky Mountain Health Plans Good Health Savings Accounts to our Members. Since then, we have been finalizing enrollment materials and website access and are pleased that these tools are now in place.

Letters announcing our new HSA administration partner will be going out this week to all RMHP clients enrolled in a Good Health Savings Plan (our High Deductible Health Plans). A copy of the letter is included here for your reference.

Also included are two documents that provide a high-level overview of the enrollment process for employer groups and individuals. Materials referenced are all available online at www.rmhpgoodhealthhsa.com. We also have broker kits available. Please contact your RMHP Account Representative to receive a supply.

Thank you for your continued support of Rocky Mountain Health Plans. We are pleased to offer you and your clients this new, convenient, affordable, and secure Health Savings Account solution.

Thank You!

As always, if you have questions or comments or need assistance, Please call your Rocky Mountain Health Plans Account Executive.

Grand Junction 970-244-7800 or 800-453-2981
Denver 303-689-7367 or 800-823-8356
Durango 970-385-5131 or 888-662-6489
Glenwood Springs 970-928-8618 or 800-793-1339
Pueblo 719-253-3900 or 888-332-8963



ROCKY MOUNTAIN
HEALTH PLANS®
Good health. That's the plan.

November 28, 2006

Dear Valued Employer Group,

We have good news for your good health! Rocky Mountain Health Plans is pleased to announce a new partner to administer Health Savings Accounts.

Effective January 1, 2007, The Bancorp Bank will be the new Rocky Mountain Health Plans partner and we are pleased to offer our Members access to this partner who we believe is dedicated to delivering financial solutions for consumer directed health care products.

Here are a few of the benefits offered through Bancorp:

- No application or set-up fee
- No minimum balance is required
- Low monthly fee of \$2.50 for balances under \$2,500. This fee is waived for any direct deposit arrangements
- Free, no annual fee smart debit card
- Free box of checks
- Investment options offered through PFIC Securities Corporation

The Bancorp Bank has robust functionality through their website which offers complete online enrollment and account set up. The Bancorp Bank also offers a wide variety of methods to complete fund transfers. We are sure there is one that will fit your individual business needs.

Right now, Rocky Mountain Health Plans is offering you the choice to transfer your HSA administration from Wells Fargo to The Bancorp Bank. We will help you make this transition, with no rollover or transfer fees.

If you choose to maintain your HSA administration through Wells Fargo, the monthly administration fee will increase to \$4.00 per account holder, per month.

Please take a moment to review the enclosed informational sheet. Your broker or your RMHP Account Manager can walk you through the on-line enrollment and account creation.

Sincerely,

Michelle Walker
Director – Sales Administration

Enclosure: The Bancorp Bank flyer



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The Bancorp Bank also has robust functionality through their website which offers complete online enrollment and account set up. The Bancorp Bank also offers a wide variety of methods to complete transactions.

Please take a moment to review the enclosed informational sheet. If you would like more information on The Bancorp Bank, please contact your broker or RMHP Account Manager. We would be happy to answer any questions you may have.

Michelle Walker
Director – Sales Administration

Enclosure: The Bancorp Bank flyer

We have good news for your good health savings

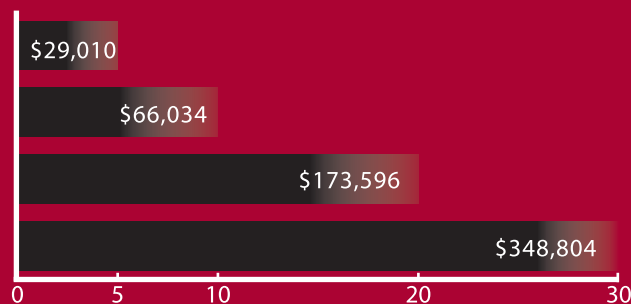


Rocky Mountain Health Plans is
partnering with
The Bancorp Bank
to offer Health Savings Accounts (HSA)
to our Members who are enrolled in a
Rocky Mountain Good Health
High Deductible Health Plan.

A Health Savings Account, or HSA, can be a valuable tool to help you save money for medical expenses for you and your family. An HSA is a tax-exempt account established specifically for the purpose of paying qualified medical expenses. Most people who are covered under an IRS qualified High-Deductible Health Plan (HDHP) can open and contribute to an HSA.

START CONTRIBUTING. START SAVING.

With an annual deposit of \$5,000 on the first day of each year and an annual percentage yield of 5%, with all earnings reinvested in the account, and no withdrawals during the period your funds will grow substantially.*



Grow your money faster. The money you earn on your HSA is 100% free from federal income tax while it is in the HSA.

*The 5% rate assumes a portion of the account will be held in a mutual fund investment.

HSA ADVANTAGES

TAX DEDUCTIBLE CONTRIBUTIONS AND DISTRIBUTIONS

The money you deposit into your HSA will reduce your taxable income for the year, even if you don't itemize your taxes. If you make deposits to the account, the money can be 100% tax deductible, up to the IRS maximum.

Withdrawals made for qualified medical expenses are tax-free. A complete list of qualified medical expenses is available through the Internal Revenue Service at www.irs.gov.

UNUSED CONTRIBUTIONS ROLLOVER

Another advantage is that you are not obligated to use the money you contribute to your HSA each calendar year. The money can remain in the account and earn interest until you need it — whether that's next month, next year or in 10 years. At the age of 65, the account can be used as retirement savings or continue to be used for medical expenses, you decide.

THE GOOD HEALTH SAVINGS ACCOUNT OFFERS THE FOLLOWING BENEFITS:

- There is no application or set-up fee.
- No minimum balance is required.
- The account is free for individuals who use direct deposit.
- Interest is paid on balances over \$1.
- A free, no annual fee, *smart* Debit Card is provided.
- A free box of checks is provided (for times when you are unable to use your Debit Card)
- Money transfer functions are free.
- An account closure fee is not charged.



TRANSFERRING YOUR ACCOUNT TO BANCORP

If you currently have a health savings account with Wells Fargo, Rocky Mountain Health Plans will provide you with a simple transfer form to make it easy for you to change administrators and transfer your funds. There will not be any transfer or rollover fees.

ACCESS THE POWER

The Bancorp Bank is a full-service commercial bank that offers a wide range of personal and business financial services nationwide. With a clear vision of quality and innovation, The Bancorp Bank is taking the lead in delivering financial products and services that our customers want.

PROTECTING YOUR PRIVACY AND SECURITY

The Bancorp Bank is committed to treating and using your financial information responsibly. We will safeguard your information and comply with all regulations and laws related to privacy and will continue to assess new technology for protecting your privacy.

We do not share specific customer information with outside companies for any purpose without customer consent, unless required by law.

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For more information:

866-792-5404

E-mail: rmhpgoodhealthhsa@TheBancorp.com

www.rmhpgoodhealthhsa.com

Banking Services Provided by The Bancorp Bank (NASDAQ:TBBK)



The Rocky Mountain Health Plans

Good Health Saving Account for Employers

In this packet you will find the tools and education materials to enroll your RMHP clients in a Good Health Savings Account administered by The Bancorp Bank. All materials are included on the enclosed CD.

HSA Account Application

- This form is used for Members who do not own a Good Health Savings Account at another banking institution and are opening their first Good Health Savings Account.
- Members will fill out a paper application to submit to the Employer. Employer will collect and submit to The Bancorp Bank. The address and fax number are listed on the application.
- Employers can download the Application from our website. The website address is: www.rmhpgoodhealthhsa.com. Click on Employer Tools.

Personal Line of Credit for Overdraft Protection

- Members can protect their account with a flexible personal line of credit option.
- This personal revolving line of credit (up to \$10,000) requires a one-time application.
- In return, payments are at a fixed rate with low monthly payments. (Note: payments must be made with non-HSA contributions.)
- The current annual percentage interest rate is 12.5 percent.
- Members who want to apply for overdraft protection should complete Part 8 on the HSA Account Application.

Transfer/Rollover Request Form and Application

- This form is used for Members who own a Good Health Savings Account at another financial institution and wish to move their entire account to The Bancorp Bank.
- Members can fill out a paper transfer form and submit to employer. Employer will collect and submit to The Bancorp Bank. The address and fax number are listed on the form.
- Employers can download the Transfer/Rollover Request Form from our website. The website address is: www.rmhpgoodhealthhsa.com. Click on Employer Tools.

Employer Funding Set Up

- The monthly administrative fee is waived for RMHP Good Health Savings Account holders who use direct deposit to fund their account.
- Employers who make direct contributions into their employees' Health Savings Account can set up an automatic clearing house (ACH) account through The Bancorp Bank.
- HSA funding is an Internet service, so it requires no software and all of the information is treated as highly confidential in compliance with the HIPAA and privacy laws.
- This service is free.
- Employers must complete the Employer HSA Funding Tool Application by filling out a paper application and faxing it to The Bancorp Bank, Attn: HSA Funding Merchant Services. The fax number is 302.385.5194
- Employers can mail the application to The Bancorp Bank; Attn: HSA Funding Merchant Services, 405 Silverside Road, Suite 105, Wilmington, DE 19809
- Once the application is received and verified, The Bancorp Bank will send an email verifying the opening of the account with login information. The program is designed for use by the Employer's Bookkeeper or Accounts Payable Clerk.
- The Bancorp Bank personnel are also available to personally walk through the Funding Tool set. For assistance, please call 866-792-5404.
- After the first deposit has been received and credited, checks and Debit Cards will be issued to the HSA account holders.
- A Welcome Kit, which includes deposit options and account access information is mailed to each account holder.
- Additional deposits and withdrawals from the account are made on an ongoing basis and processed according to the terms of the account agreement.
- For employers with 50+ participants, The Bancorp Bank provides customized implementations with secure file transfers and enrollment.
- Employers with questions about this process, or to sign up over the phone, can call The Bancorp Bank at 866-792-5404.

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For more information:

866-792-5404

E-mail: rmhpgoodhealthhsa@TheBancorp.com

www.rmhpgoodhealthhsa.com

Banking Services Provided by The Bancorp Bank (NASDAQ:TBBK)



The Rocky Mountain Health Plans Good Health Saving Account for Individuals

In this packet you will find the tools and education materials to enroll RMHP Members in a Good Health Savings Account administered by The Bancorp Bank. All materials are included on the enclosed CD.

Information Flyer

- This two-sided flyer provides an overview of the RMHP Good Health Savings Account and details the tax benefits of opening an account. The flyer also details the benefits of opening an account with The Bancorp Bank, such as no application or set-up fee, free Debit Card, and more.

HSA Account Application

- This form is used for Members who do not own a Good Health Savings Account at another banking institution and are opening their first Good Health Savings Account.
- Members can fill out a paper application and mail or fax it to The Bancorp Bank. The address and fax number are listed on the application.
- Members can also apply online. The website address is: www.rmhpgoodhealthhsa.com. Click on Personal Solutions.

Personal Line of Credit for Overdraft Protection

- Members can protect their account with a flexible personal line of credit option.
- This personal revolving line of credit (up to \$10,000) requires a one-time application.
- In return, payments are at a fixed rate with low monthly payments. (Note: payments must be made with non-HSA contributions.)
- The current annual percentage interest rate is 12.5 percent.
- Members who want to apply for overdraft protection should complete Part 8 on the HSA Account Application.

Transfer/Rollover Request Form and Application

- This form is used for Members who own a Good Health Savings Account at another financial institution and wish to move their entire account to The Bancorp Bank.
- Members can fill out a paper transfer form and mail or fax it to The Bancorp Bank. The address and fax number are listed on the form.
- Members can also transfer/rollover their funds online. The website address is: www.rmhpgoodhealthhsa.com. Click on Personal Solutions.

Direct Deposit Authorization Form

- The monthly administrative fee is waived for RMHP Good Health Savings Account holders who use direct deposit to fund their account.
- To set up this automatic deposit, a direct deposit form must be completed.
- Members can fill out a paper direct deposit authorization form and mail or fax it to The Bancorp Bank. The address and fax number are listed on the form.
- Members can also apply online. The website address is: www.rmhpgoodhealthhsa.com.

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