

# We have good news for your Smart Choice savings

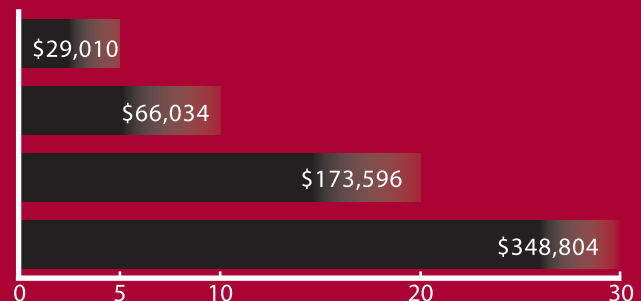


Rocky Mountain Health Plans  
is partnering with  
**The Bancorp Bank**  
to offer Health Savings Accounts (HSA)  
to our Members who are enrolled in a  
Rocky Mountain Smart Choice  
High Deductible Health Plan.

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](http://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.

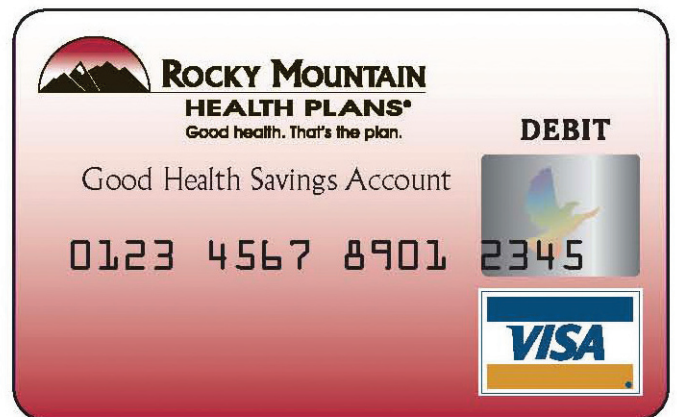
### Access the Power

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](mailto:rmhpgoodhealthhsa@TheBancorp.com)

[www.rmhpgoodhealthhsa.com](http://www.rmhpgoodhealthhsa.com)

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

