



Health care reform: What does it mean for REALTORS®?

While all small businesses have found it difficult to find affordable health insurance, REALTORS® have been even more challenged. Typically, REALTORS® are self-employed, independent contractors – the smallest of small businesses.

In most states, the self-employed are relegated to the state's individual insurance market, where applicants can be turned down for medical reasons and there are few limitations placed on the premiums that companies can charge.

As a result, today, twenty-eight percent of the 1.2 million members of the National Association of REALTORS® - more than one in four REALTORS® - have no health insurance coverage. REALTORS® have cited cost as the primary reason they have no health insurance.

“The Patient Protection and Affordable Care Act,” signed by President Obama, has a number of provisions that affect REALTORS®. But don't get confused! Here's a guide to help you understand what health reform means for you, your family and your business. Included in this brochure is a general breakdown of what the health reform legislation entails over the next several years, some options for full health insurance coverage and where you can get quotes, and information regarding supplemental health plans, including Health Savings Accounts.

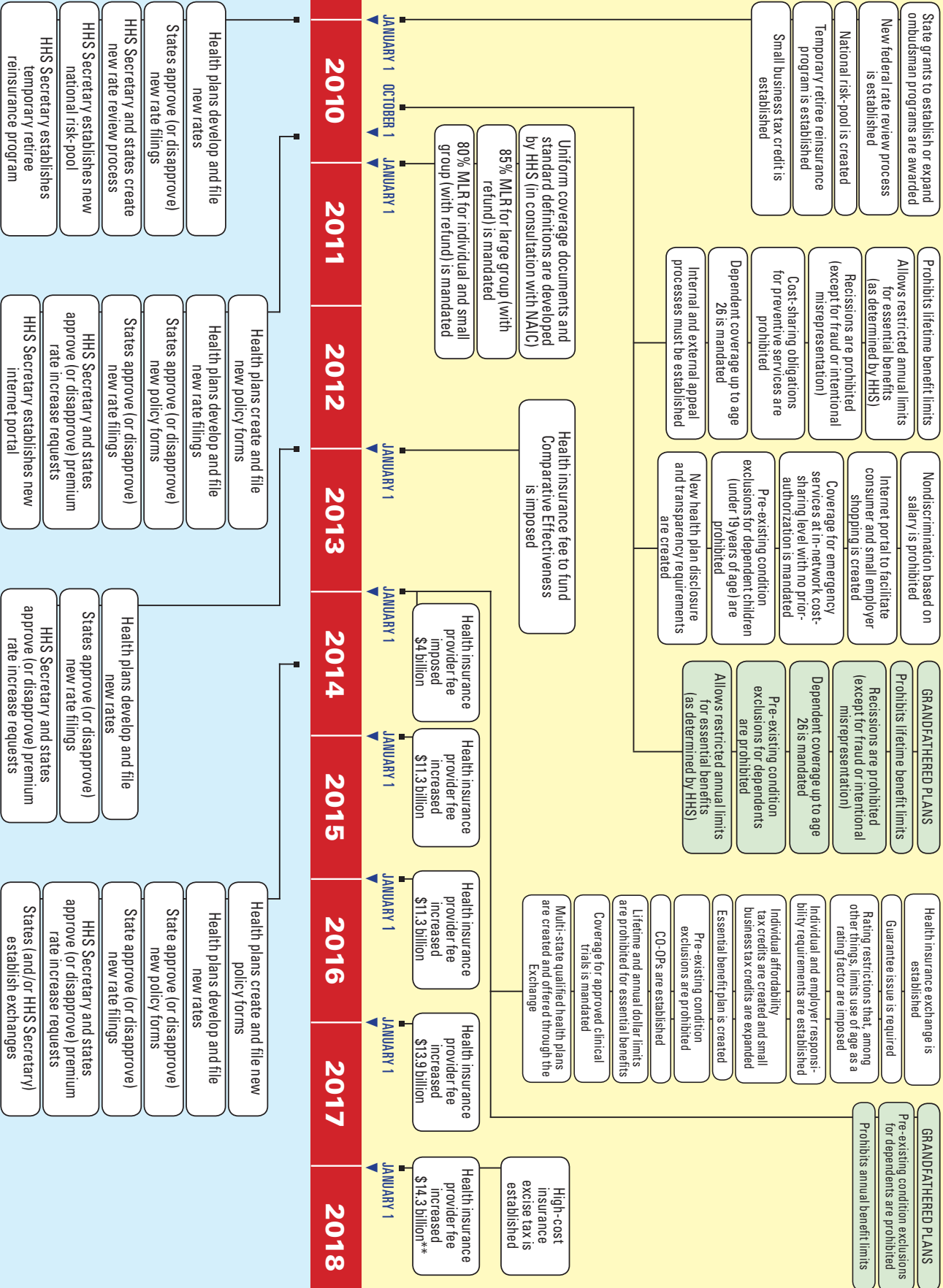
We hope this brochure will serve as a quick-access document to help you sort through the abundance of information available!

Quick Look

- Health care reform is being closely followed by NAR Government Affairs and to help keep you informed, NAR has updated the Health Reform page of Realtor.org with a summary of the law. Check www.Realtor.org/HealthReform often, and new information is posted as it becomes available.
- Compare coverage and save money on your health insurance through an easy-to-use, online tool for KCRAR members through Larry Davis Financial Associates, an affiliate member of KCRAR. You will be able to view a side-by-side comparison of different plans and prices so you can easily compare benefits to determine if your current coverage is the best plan for the money; search for providers; and apply online. Go to www.ld4realtors.com. (Pages 3-4)
- The National Association of REALTORS® recently introduced the REALTORS® Core Health Insurance (RCHI) program, which offers affordable, guaranteed-acceptance, Limited Medical Indemnity Insurance plans to NAR members under the age of 65. There are three plan options to choose from. Visit www.realtorscorehealthinsurance.com to apply. For information about REALTORS® Dental Insurance, visit www.RealtorsDentalInsurance.com. (Pages 4-6)
- If you make a profit as a real estate agent and your spouse/partner helps with the business, even part-time, you may qualify for a tax relief program called BizPlan. BizPlan is a tax savings program that uses a Health Reimbursement Arrangement to allow real estate professionals to deduct 100% of your family's medical expenses! On average, BizPlan customers save more than \$2,300 each year. For more information, visit www.tasconline.com. (Page 7)
- A Health Savings Account is an alternative to traditional health insurance; it is a savings product that offers a different way for consumers to pay for their health care. HSAs enable you to pay for current health expenses and save for future qualified medical and retiree health expenses on a tax-free basis. HumanaOne is one company that offers HSAs - find out more information on whether the program is right for you by visiting www.humana-one.com. (Page 8)

Health Care Reform Bill Timeline (as revised by the House Reconciliation Bill) *

SUMMARY OF SELECT REQUIREMENTS



*Assumes April 1, 2010 enactment **In years following 2018, the tax amount would increase in an amount proportionally equal to overall premium growth.

IMPACT

Health Care Reform and Health Insurance Solutions

from KCRAR affiliate member Larry Davis, Financial Services

The Patient Protection and Affordable Care Act, a \$940 billion piece of legislation, will change how we access health care and how we purchase health insurance. This bill, over 2,700 pages in length, will continue to be interpreted and translated by federal and state regulatory agencies.

Here are the bare bones of what the bill does and when:

2010

Subsidies begin for small businesses to provide coverage to employees.

Insurance companies barred from denying coverage to children with pre-existing conditions.

Children permitted to stay on parents' insurance until their 26th birthday.

2011

Set up long-term care program under which people pay premiums into system for a least five years and become eligible for support payments if they need assistance in daily living.

Drug makers face annual fee of \$2.5 billion (fee rises in subsequent years).

2013

New Medicare taxed on individuals earning more than \$200K a year and couples filing jointly earning more than \$250K per year.

Tax on wages rises from 1.45% to 2.35%.

New 3.8% tax on unearned income such as dividends and interest.

Excise tax of 2.9% imposed on sale of medical devices.

Medicare pilot program begins to test bundled payments for care, in a bid to pay for quality rather than quantity of services.

2014

There will be the creation of exchanges where people without employer coverage, as well as small businesses, can shop for health coverage. Insurance companies are barred from denying coverage to anyone with pre-existing illness.

Requirement begins for most people to have health insurance. Subsidies begin for lower and middle-income people. People at 133% of federal poverty level pay maximum of 3% of income for coverage. People at 400% of poverty level pay up to 9.5% of income. (Today the poverty level is about \$22K per year for a family of four.)

Medicaid expands to all Americans with income up to 133% of federal poverty level.

Subsidies for small businesses to provide coverage increase. Businesses with 10 or fewer employees and average annual wages of less than \$25K receive tax credit of up to 50% of employer's contribution. Tax credits phase out for larger business.

Employees with more than 50 employees that don't provide affordable coverage must pay a fine if employees receive tax credits to buy insurance. Fine is up to \$3000 per employee, excluding first 30 employees.

Insurance industry must pay annual fee of \$8 billion and this fee rises in subsequent years.

Independent Medicare board must begin to submit recommendations to curb Medicare spending, if costs are rising faster than inflation.

2016

Penalty for those who don't carry coverage rises to 2.5% of taxable income or \$695, whichever is greater.

2017

Business with more than 100 employees can buy coverage on insurance exchanges, if state permits it.

For a more detailed outline of the health care reform bill timeline, see the last page of this brochure.

HEALTH INSURANCE SOLUTIONS:

At KCRAR, we are always looking for ways to serve our members, and we are pleased to offer a program designed to help members compare coverage and save money on their health insurance. This service is available to KCRAR members through Larry Davis of Financial Associates, an affiliate member of KCRAR.

Financial Associates has created an easy-to-use, online tool for KCRAR members to obtain health plan comparisons and quotes from top insurance carriers. You will be able to view a side-by-side comparison of different plans and prices so you can easily compare benefits to determine if your current coverage is the best plan for the money. You can

continued on page 4

REALTORS® Core Health Insurance

Exclusively for NAR members

According to NAR studies, nearly 30% of NAR members lack health insurance and many more are significantly underinsured. Ideally, everyone would have major medical insurance, but many people simply do not qualify due to pre-existing conditions or cannot afford the high cost of coverage.

Are you one of the thousands of NAR members who have requested a quote for Limited Medical Indemnity Insurance through NAR's new REALTORS® Core Health Insurance (RCHI) Program? If not, maybe it's time to look into the options and see if any of RCHI's exclusively-designed plans fit your health insurance needs.

RCHI offers affordable, guaranteed-acceptance, Limited Medical Indemnity Insurance plans to NAR members under the age of 65. There are three plan options to choose from* and all are underwritten by United States Fire Insurance Company, rated "A" (Excellent) by A.M. Best Company (2009 edition).

*Subject to state availability (Currently available in Missouri, but not in Kansas.)

WHO BENEFITS?

NAR Members who can benefit from an RCHI plan include those who fall into one or more of the categories below:

- Do not have health insurance.
- Have applied for individual Major Medical health insurance and have been declined or quoted expensive insurance rates.
- Have a pre-existing condition that makes traditional insurance coverage expensive or difficult to obtain, but that may be covered by RCHI.**
- Have health insurance with high deductibles or out-of-pocket expenses. Members who have Major Medical insur-

ance should contact an RCHI representative to see if one of the RCHI plans could supplement their existing coverage and decrease overall out-of-pocket expenses.



Highlights of REALTORS® Core Health Insurance***

Simply put, RCHI provides coverage for your healthcare needs-helping to provide basic benefits at an affordable cost.

- Guaranteed-acceptance – No medical questions/exams required
- Low cost – Plans start as low as \$70.69 per month
- Freedom to choose any provider
- Benefits may include: doctor office visits, wellness visits, emergency room benefits, surgery benefits, and more!
- For those coping with an urgent need, next-day coverage**** is available.

**Coverage for Hospital Room & Board, ICU/CCU, Surgery and related Anesthesia under the RCHI plan has a 12-month pre-existing condition clause.

***Subject to limitations and exclusions

****30-day waiting period for Sickness

How Do I Receive A Quote?

RCHI has trained benefits specialists on staff who are ready to help you decide if one of their valuable plans is right for you. Speak to a representative today by calling 1-877-267-3752 or visit www.RealtorsCoreHealthInsurance.com for more details.

continued from page 3

search for providers and apply online:

[Get A Quote](#)

Product: Health Insurance

Zip Code:

Effective Date: 10/01/2010

	Gender	Date of Birth (MM/DD/YYYY)	Tobacco?	College Student? (full-time)
Applicant:	<input type="text"/>	<input type="text"/>	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No
Spouse:	<input type="text"/>	<input type="text"/>	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No
Child:	<input type="text"/>	<input type="text"/>	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No
Child:	<input type="text"/>	<input type="text"/>	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No

[Add Children](#)

Go to www.kcrar.com/shop-for-health-insurance to find the link to this search tool and for more information.

On Larry's website you can also find information about reducing your tax bill if you are self-employed, married and paying taxes, and supplemental products like cancer, accident, term life and others to KCRAR members at group rates.

What if you have pre-existing conditions and cannot purchase health insurance? Both Missouri and Kansas have established health insurance pools that offer major medical policies that are guarantee issued. The paperwork can be quite difficult. Larry will be more than happy to assist you.

If you have any questions, comments or concerns, please contact affiliate member Larry Davis at 913-491-5200 or ldavis@finassoc.com.

REALTORS® CoreHealthInsurance

Guaranteed-Acceptance, Affordable
Limited Medical Indemnity Insurance Plans
and Rates Exclusively for NAR Members



A NEW member benefit
offered through NAR's
REALTOR Benefits® Program

"Platinum" Plan Benefits	Insurance Pays:
Doctor Office Visits: Maximum number of visits (per person per policy year):	100% after \$30 Copay 10 Visits
Wellness Visits: Maximum number of visits (per person per policy year):	100% after \$30 Copay 3 Visits
Diagnostic Testing, X-Ray & Laboratory: Maximum number of visits (per person per policy year):	\$100 10 Visits
Hospital Benefits*: Daily Maximum (Semi-private room or ICU/CCU): Intensive Care Unit (ICU/CCU) per day: Combined Maximum number of covered days (per person per policy year):	\$1000 \$1000 60 days a year
Surgery Benefits*: Inpatient: Outpatient: Maximum number of surgeries (per person per policy year):	\$3,000 \$2,000 2 Surgeries
Anesthesia: Inpatient/Outpatient (2 visits per person):	20% of Surgery Benefit
Emergency Room: Maximum number of visits (per person per policy year):	\$125 5 Visits
Accident Medical Expense Benefit: Deductible: Maximum number of treatments (per person per policy year)	\$5,000 \$100 deductible 1 Visit
Waiting Period (days) for Benefits: Accident Coverage: Sickness Coverage:	No waiting period 30 days
Physician/Hospital Preferred Provider Option (PPO)**	Average discounts range from 5% to 40%*** on Physician/Hospital services/Specialty services

"Value" Plan Benefits	Insurance Pays:
Doctor Office Visits: Maximum number of visits (per person per policy year):	100% after \$30 Copay 10 Visits
Wellness Visits: Maximum number of visits (per person per policy year):	100% after \$30 Copay 3 Visits
Diagnostic Testing, X-Ray & Laboratory: Maximum number of visits (per person per policy year):	\$75 10 Visits
Hospital Benefits*: Daily Maximum (Semi-private room or ICU/CCU): Intensive Care Unit (ICU/CCU) per day: Combined Maximum number of covered days (per person per policy year):	\$400 \$500 60 days a year
Surgery Benefits*: Inpatient: Outpatient: Maximum number of surgeries (per person per policy year):	\$1,000 \$500 2 Surgeries
Anesthesia: Inpatient/Outpatient (2 visits per person):	20% of Surgery Benefit
Emergency Room: Maximum number of visits (per person per policy year):	\$125 5 Visits
Accident Medical Expense Benefit: Deductible: Maximum number of treatments (per person per policy year)	\$2,500 \$100 deductible 1 Visit
Waiting Period (days) for Benefits: Accident Coverage: Sickness Coverage:	No waiting period 30 days
Physician/Hospital Preferred Provider Option (PPO)**	Average discounts range from 5% to 40%*** on Physician/Hospital services/Specialty services

"Physician" Plan Benefits	Insurance Pays:
Doctor Office Visits: Maximum number of visits (per person per policy year):	100% after \$30 Copay 10 Visits
Wellness Visits: Maximum number of visits (per person per policy year):	100% after \$30 Copay 3 Visits
Diagnostic Testing, X-Ray & Laboratory: Maximum number of visits (per person per policy year):	\$75 10 Visits
Emergency Room: Maximum number of visits (per person per policy year):	\$100 5 Visits
Accident Medical Expense Benefit: Deductible: Maximum number of treatments (per person per policy year)	\$1,000 \$100 deductible 1 Visit
Waiting Period (days) for Benefits: Accident Coverage: Sickness Coverage:	No waiting period 30 days
Physician/Hospital Preferred Provider Option (PPO)**	Average discounts range from 5% to 40%*** on Physician/Hospital services/Specialty services

THIS IS LIMITED MEDICAL INDEMNITY COVERAGE. IT IS NOT MAJOR

MEDICAL COVERAGE and is not intended to replace other medical coverage.

*Pre-existing condition: applies only to Hospitalization (including First Day Admission, Semi-Private Hospital Room and Board, and ICU/CCU), Surgery and Anesthesia. Plan availability, benefit offerings, and rates vary by state. See a complete list of limitations or exclusions at the web site: www.RealtorsCoreHealthInsurance.com

Call a benefits specialist today at

(877) CORE-PLAN (877) 267-3752

or go online for more information.

Online quotes and enrollment at

www.RealtorsCoreHealthInsurance.com/AE

** Preferred Provider Option (PPO) and Prescription Discount Card are not insurance benefits, but are discounts offered as part of your RCHH plan.

*** Based on national average of discounts provided by PPO provider.

All Three Plans Include a Prescription Discount Card – Save Up to 50% on Your Prescriptions

NEW! From NAR's REALTOR Benefits® Program: **REALTORS® DENTAL INSURANCE**

NAR is pleased to introduce REALTORS® Dental Insurance, an affordable and guaranteed-acceptance dental insurance program designed exclusively for REALTORS®! Here's the details on this new and exciting member benefit available through the National Association of REALTORS®:

WHY:

- 85% of Americans report awareness that their oral health is very important to their overall health.
- The No. 1 reason people do not go to the dentist is lack of dental insurance.
- Dental insurance is the second most-requested benefit to be offered by employers.
- REALTORS® are in a profession where meeting face-to-face with customers and appearance is key to their confidence and ultimately their success.

WHAT: REALTORS® Dental Insurance (RDI) – dental insurance plans and rates exclusively designed for NAR members.

WHO IS ELIGIBLE: REALTORS® Dental Insurance is available to active NAR members and Association staff.

* Plans are available today in Puerto Rico, the Virgin Islands and Guam and in every state except NH, where state law prohibits it, and NC, where the plan has been filed by the carrier and is pending approval by the state's Department of Insurance. Members in these states can check with their State Department of Insurance directly on the status of approval for these programs.

Eligible dependants (spouse and/or children) may be added to a member's plan.



PROGRAM BENEFITS & HIGHLIGHTS:

Over 300 covered procedures. Highlights include:

- Preventive Dental Benefits (no deductible): Routine exams, cleanings, fluoride treatments, sealants, and more
- Basic Dental Benefits: Full mouth X-rays, bitewings, amalgam restoration, simple and complex extractions, surgical removal of teeth, deep sedation/general anesthesia, and more
- Major Dental Benefits: Onlays, maxillary partial denture - resin base, denture repair, endodontics - root canal, periodontal scaling and root planning, crown and crown repairs, pontics - porcelain fused to noble metal, and more

Bonus benefits are available with Platinum, Gold and Silver Plans. See plan for details.

Other REALTORS® Dental Insurance Plan Highlights:

- Plans and rates are exclusive to NAR and provide affordable and valuable "large group" dental benefits to individual members and their families nationwide.
- Freedom of Choice: You're free to visit any licensed dentist.
- Large Nationwide Network (PPO) Option for added savings: When you visit a participating Ameritas Dental PPO provider, you save money. Ameritas PPO providers have agreed to charge reduced fees to member clients. The network is comprised of more than 83,000 dentist locations nationwide.
- Claims Convenience: You will receive an ID card to present to your dentist at the time of service. The dentist can submit bills to Ameritas, which will pay the dentist directly. You'll receive an Explanation of Benefits (EOB) statement, which will explain how benefits were covered. For your convenience, claims are available to view online at any time.
- Maximum Covered Expense (MCE): an easy-to-understand benefit at a very affordable rate. You know exactly what the plan pays for each covered procedure and pay the difference between that amount and the dentist's fee. You will receive additional out-of-pocket savings when using an Ameritas PPO provider.

To learn more, review plan options and obtain a free quote, visit www.RealtorsDentalInsurance.com or call 1-877-267-3752 and mention your NAR Membership (NRDS) I.D. #.

TASC - BizPlan

Tax relief for real estate professionals and their families!

BizPlan is a tax savings program that uses a health reimbursement arrangement to allow real estate professionals like YOU to deduct 100% of your family's medical expenses.

Ask Yourself?

1. Are you making a profit as a real estate agent?
2. Does your spouse/partner help with the business, even if only on a part-time basis?

If you answered yes to both questions, then you could join nearly 50,000 small business owners already saving an average of \$2,300 each year with BizPlan.

What is BizPlan?

BizPlan is a tax savings program that uses a health reimbursement arrangement to allow real estate professionals like you to deduct 100% (in federal, state, and self-employment taxes) of your family's medical expenses, including:

- All out-of-pocket medical, dental and vision care expenses, including over-the-counter;
- All family health insurance premiums, including dental and vision (post-tax);
- Qualified long-term insurance premiums;
- Cancer insurance premiums; and
- Term life (\$50,000 max.) and disability income insurance premiums (for employees only).

BizPlan is not insurance and the program requires no purchase of additional insurance or changing existing coverage. We simply work with you and/or your insurance agent or tax preparer to design a plan that complies with all IRES Codes and Rulings and ensures that you receive the tax savings that you deserve.

Does my business qualify?

All businesses qualify, including sole proprietors, partnerships, and corporations. If you are an independent real estate agent, receive a 1099, and are able to hire your spouse/partner as an employee of your business, BizPlan can help you and your family save thousands of dollars each year!

How BizPlan works:

Mary is an independent real estate agent. Her husband Jim provides a valuable service to the business by keeping track of referrals, commissions paid, and expenses. Mary decides to formally employ Jim and take advantage of the BizPlan tax savings. When establishing a compensation package for Jim, Mary evaluates his experience and the vital role he plays in the business. Mary agrees to compensate Jim \$10,000 per year. She pays the compensation in the following way (see below):

Reimbursement of:

a. Family Health Insurance Premiums (fully deductible to the business, non-taxable to Jim)	= \$4,000
b. Family Out-of-Pocket Medical Expenses (Deductible and non-taxable)	= \$3,000
W-2 Cash Wages	= \$3,000
	\$10,000

The \$7,000 of reimbursed medical costs may now be deducted at 100% as an employee benefit expense. Mary multiplies the \$7,000 by a 15% federal tax, a 5% state tax and a 15.3% self-employment tax. The result: Jim's compensation in benefits and wages has resulted in a tax savings of \$2,450 this year!

Over twenty years experience!

BizPlan has been providing this service to small business owners like yourself for almost twenty years! On average, BizPlan customers save over \$2,300 each year in real-dollar savings. Visit www.tasconline.com to sign up or for more info.

HumanaOne Health Savings Account (HSA)

A Health Savings Account is an alternative to traditional health insurance; it is a savings product that offers a different way for consumers to pay for their health care. HSAs enable you to pay for current health expenses and save for future qualified medical and retiree health expenses on a tax-free basis.* HumanaOne is one company that offers HSAs - for more information about whether the program is right for you, visit www.humana-one.com.

Here's how it works:

- **Make tax-free contributions:** As long as you have an IRS-qualified High Deductible Health Plan (HDHP) and are not covered under any other non-qualifying health plans, you can make tax-free contributions into the HSA.*
- **Pay for qualified healthcare expenses:** Your HSA funds can be used to pay for qualified healthcare expenses.
- **Invest the funds:** You have the ability to invest the funds like you would with an IRA or 401K. Most HSAs pay interest and offer investment options so you can watch your investments work for you.

You can open an HSA with any of the following HumanaOne plans:

- Autograph Total Plus Rx/HSA

- Autograph Total HSA

Control how you save, invest and use your healthcare dollars:

- **HSA funds you spend count toward your health plan deductible:** When you use your HSA for out-of-pocket costs specified in your plan – like doctor's office visits and prescriptions – these costs apply to your deductible.
- **Reduce taxable income as your account grows tax-free.** You don't pay taxes on the funds you put in your HSA and your investments can earn interest and capital gains without federal and state income tax.*
- **The funds always belong to you.** Any funds you put into the HSA belong to you and you decide how to invest the funds.
- **You can save your HSA funds for future needs.** Even if you don't use a lot of healthcare services now, your HSA funds will be there if you need them in the future - even after retirement. If you never need your HSA dollars, they go to your heirs.

*Rules vary by state. Kansas and Missouri recognize the Health Savings Account as a pre-tax contribution or money earned in a Health Savings Account as non-taxable income. Check with your benefits administrator or tax professional for more details.

2010 IRS Guidelines on HSAs

The Treasury Department and Internal Revenue Service issued guidance on the maximum contribution levels for Health Savings Accounts (HSAs) and out-of-pocket spending limits for High Deductible Health Savings Plans (HDHPs) that must be used in conjunction with HSAs.

These amounts have been indexed for cost-of-living adjustments for 2010 and are included in Revenue Procedure 2009-29, which announces changes in several indexed amounts for purposes of the federal income tax.

The new levels are as follows:

New Annual Contribution Levels for HSAs:

- For 2010, the maximum annual HSA contribution for an eligible individual with self-only coverage is \$3,050.
- For family coverage, the maximum annual HSA contribution is \$6,150.
- Catch up contribution for individual who are 55 or older is \$1,000 (set by statute and unchanged for 2009).
- Individuals who are eligible individuals on the first day of the last month of the taxable year (December for most taxpayers) are allowed the full annual contribution (plus catch up contribution, if 55 or older by year end), regard-

less of the number of months the individual was an eligible individual in the year. For individuals who are no longer eligible individuals on that date, both the HSA contribution and catch up contribution apply pro rata based on the number of months of the year a taxpayer is an eligible individual.

New Amounts for Out-of-Pocket Spending on HSA-Compatible HDHPs:

- For 2010, the maximum annual out-of-pocket amounts for HDHP self-coverage increase to \$5,950 and the maximum annual out-of-pocket for HDHP family coverage is twice that, \$11,900.

Minimum Deductible Amounts for HSA-Compatible HDHPs:

- For 2010, the minimum deductible HDHPs increase to \$1,200 for self-only coverage and \$2,400 for family coverage.

In addition, a fiscal year plan that satisfies the requirements for an HDHP on the first day of the first month of its fiscal year may apply that deductible for the entire fiscal year.

HumanaAccess Visa Card (HSA)

The HumanaAccess card is a key element of Humana’s HSA administered by UMB Bank. The debit card gives you convenient access to healthcare funds.

With a High Deductible Health Plan, you can open a HSA, a personal fund in which you set aside money for qualified healthcare expenses and grow your savings for future healthcare needs. You, your employer, or both can contribute tax-free money to a HSA.

HSA Benefits

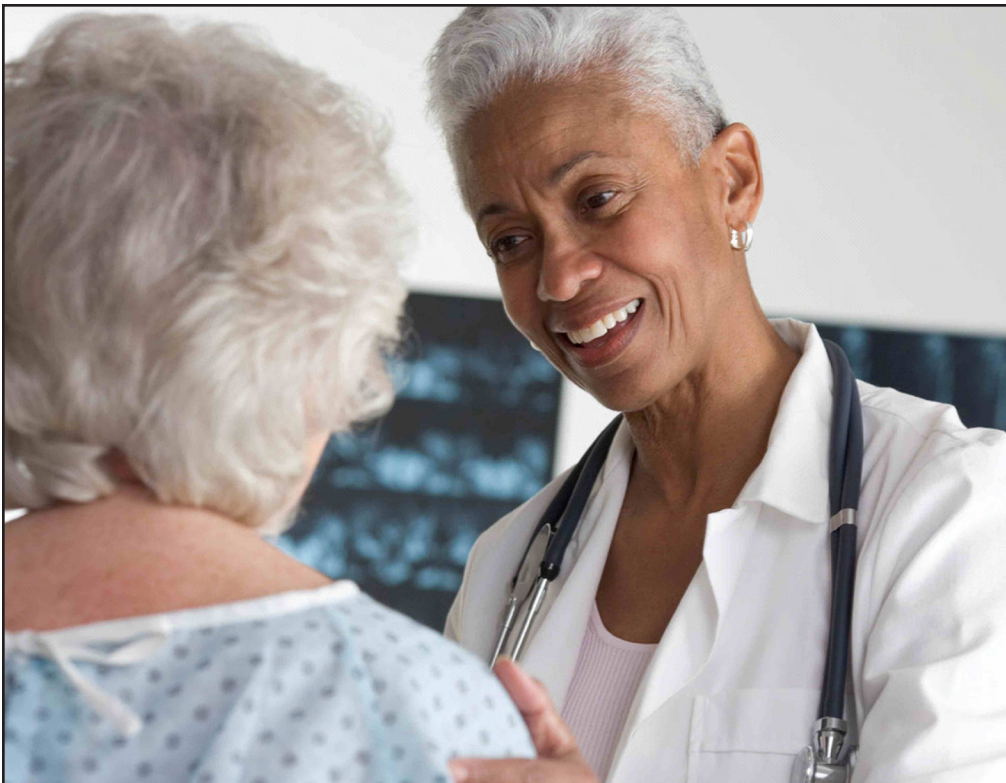
- Opportunity to build savings. Unused money stays in your account from year to year and earns tax-free interest. You can even invest HSA funds.
- Tax-free contributions and earnings. You don’t pay federal taxes on contributions or earnings as long as the money is used for qualified healthcare expenses.
- Portability. Funds belong to you, so you keep the account if you change jobs or retire.
- Convenience. The HumanaAccess card makes it easy to pay for qualified medical expenses. Simply swipe the card or write the card number on the bill and return the bill to the provider.

Earn Even More!

When HSA dollars are invested, they have the potential to earn higher earnings. You can choose from two investment options:

- Money market “sweep” account. Through UMB bank, HSA funds of more than the \$1,000 minimum balance automatically are “swept” into a Fidelity money market mutual fund daily. You can access funds if needed for healthcare.
- Self-directed investment account. Through UMB Financial Services, you can choose from 188 mutual funds from seven nationally recognized fund families when you have a HSA balance of \$1,000 plus the specified minimum investment amount for the mutual fund. The fund families are: AIM, American, Federated, Fidelity, Franklin Templeton, Oppenheimer, and UMB Scout Funds.

For more information, visit www.humana.com.



The information included in this brochure is for informational purposes only. KCRAR is not an insurance agent and cannot attest to the specific cost and/or quality of the various plans included in this brochure. More plans are available to you than included here, so be sure to investigate all options before making an educated choice.