

The HMA® Covers Not Only What You Need But What YOU WANT

We at HMAS® are committed to providing you with access to a match of an average of \$2 or more in medical benefits for every \$1 that you contribute into the Health Matching Account (HMA®) on a monthly basis as the program progresses. Unlike an HSA (Health Savings Account), you can continue to contribute into your HMA® after you reach Age 65.

In addition to helping you pay for the vast majority of your necessary, out-of-pocket expenses that are not covered by your health insurance or Medicare, the Health Matching Account provides you with more freedom and medical purchasing power than any other first-dollar medical savings plan available. The HMA® is a medical savings program where the growth of your available medical benefits are guaranteed and substantial.

With the HMA®, you gain the freedom to opt for other medical services that you might have not been able to afford before including any experimental and elective medical procedures such as lasik, plastic surgery and many others performed by licensed medical doctors.



With its rich benefits that increase for you each and every month, the Health Matching Account can provide you with the safety net you will need to save money on the vast majority of your out-of-pocket, medical expenses that your health insurance or Medicare will not pay for. In addition, the HMA® can also allow you the ability to increase your major-medical health insurance deductibles over time as your HMA® medical benefits accumulate. Even better for you, this will secure additional savings on your actual health insurance premiums without the burden of taking on added risk because your HMA® will have you covered every step of the way up to your higher deductible levels.



The HMA® is not health insurance.

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You can access your HMA® plan benefits to pay for your qualifying medical needs by presenting your HMA® Medical Benefits ID Card at your health care providers at the time of service. Your providers will verify both the eligibility of the service and that you have a sufficient amount of medical benefits in your HMA® plan to pay for your medical expense.

- **Elective Procedures (Lasik, Plastic Surgery, etc. with MD surgeons only)**
- **Ambulance Services**
- **Chiropractors, Podiatrists**
- **Chiropractors (2 routine adjustments per month, \$150 max)**
- **Counseling Service: performed by PsyD or PhD**
- **Dentists, Orthodontists**
- **Drug Stores, Pharmacies (no sundries)**
- **Hearing Aid: Sales, Service, Supply Stores**
- **Hospitals**
- **Hospital Equipment**
- **Laboratory / Medical / Dental / Ophthalmic**
- **Medical and Dental Laboratories**
- **Opticians, Optical Goods and Eyeglasses**
- **Optometrists, Ophthalmologists**
- **Prosthetic Devices**
- **Osteopathic Physicians**

For Further Information Contact:



Empower Yourself With The Best Health Care Possible



HMA® 10000 Level Illustrated

When a medical service needs to be paid for, the HMA® owner uses their HMA® Medical Benefits plan at the point of service. The following month's contribution will be used to rebuild the owner's HMA® available medical benefits back up to its predetermined target cap.

Woody's HMA® Paid-Up Available Medical Benefits Before Woody's Broken Leg **\$10,000**

Total Cost To Treat Woody's Broken Leg **- \$4,600**

Woody's Remaining HMA® Available Medical Benefits After Woody's Broken Leg **\$5,400**

Woody Pays Back In As Little As \$1,540 To Earn Back The \$4,600 Cost Of His Broken Leg And Get Back To His \$10,000 Target Medical Benefit Cap.

* By month 8, Woody's HMA® available amount of medical benefits exceed his total contribution paid in, and the monthly match of medical benefits above and beyond what he contributes continues to increase every month forward

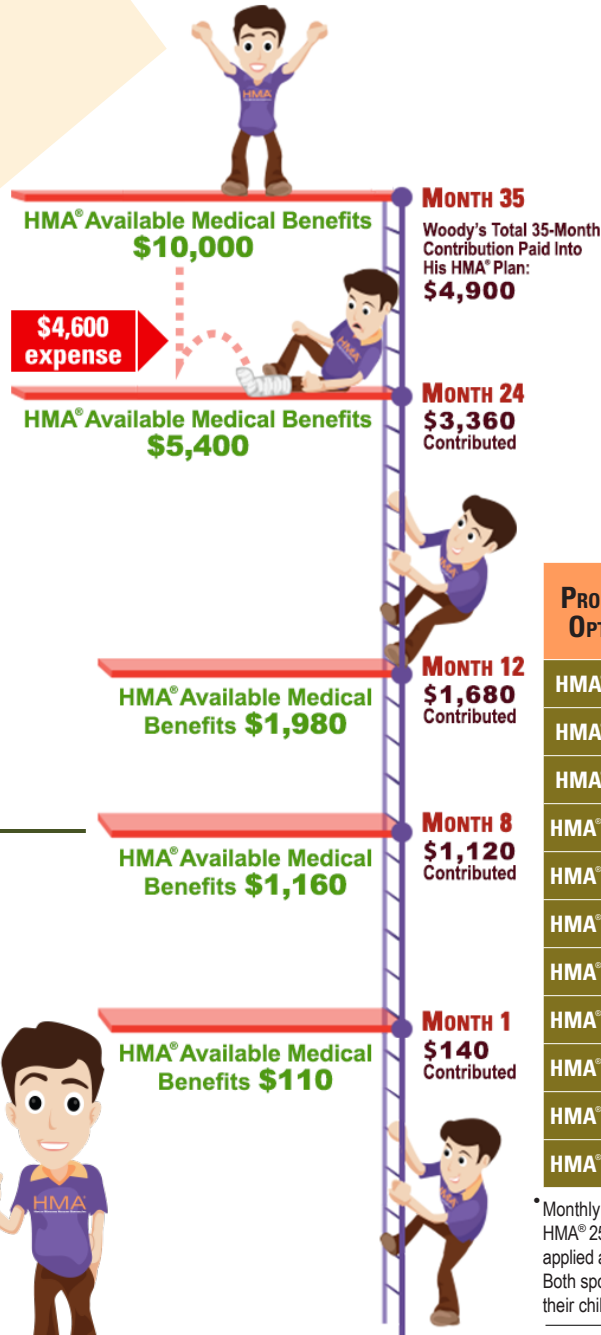
- Available Medical Benefits Permitted To Carry Over Year-To-Year
- No Further Participant Contributions (Only Maintenance Fees Are Required) By The Participant Once HMA® Plan Reaches Target Medical Benefit

- * Illustration Assumes No Medical Expenses Filed
- * Sample Maintenance Fees Included
- * Monthly Contribution Amounts Vary Based On The Number Of Family Members On The Plan

Meet HMA® Customer **Woody**



PAID UP



Receive Better Health Benefits For A Lower Cost With The Health Matching Account

With the cost of health care constantly on the rise, the Health Matching Account (HMA®) is the best buffer you can own to protect yourself against any of your unexpected, medical expenses that are not covered by health insurance or Medicare. The HMA® can be used for a vast majority of §213(d) medical expenses at your doctor offices or pharmacy. The majority of your medical services, including your out-of-pocket copays, coinsurance, deductibles and many other medical services not included in your primary health plan can be paid out of the HMA® available medical benefits.

One of the best parts about the HMA® program is that it can help you pay for the most common of your recurring family health care costs that your health insurance will not cover such as you and your family's dental and vision expenses.

PRODUCT OPTION	PARTICIPANT MONTHLY CONTRIBUTION	PARTICIPANT 35-MONTH TOTAL CONTRIBUTION	HMA® 35-MONTH MEDICAL BENEFITS MATCHED	35-MONTH TARGET MEDICAL BENEFIT CAP
HMA® 2500	\$40.00	\$1,400.00	\$1,100.00	\$2,500.00
HMA® 5000	\$84.00	\$2,940.00	\$2,060.00	\$5,000.00
HMA® 7500	\$113.50	\$3,972.50	\$3,527.50	\$7,500.00
HMA® 10000	\$140.00	\$4,900.00	\$5,100.00	\$10,000.00
HMA® 15000	\$198.00	\$6,930.00	\$8,070.00	\$15,000.00
HMA® 20000	\$251.00	\$8,785.00	\$11,215.00	\$20,000.00
HMA® 25000	\$303.00	\$10,605.00	\$14,395.00	\$25,000.00
HMA® 30000	\$370.00	\$12,950.00	\$17,050.00	\$30,000.00
HMA® 40000	\$485.00	\$16,975.00	\$23,025.00	\$40,000.00
HMA® 50000	\$605.00	\$21,175.00	\$28,825.00	\$50,000.00
HMA® 60000	\$725.00	\$25,375.00	\$34,625.00	\$60,000.00

* Monthly contribution amounts vary based on the contribution and number of family members on the plan. The HMA® 2500 and the HMA® 5000 have no additional charges, but starting at the HMA® 7500 level additional charges applied are \$5 per month for the first dependent and \$10 additional per month for the second or more dependents. Both spouses of a household are permitted to purchase their own individual HMA® plans, but if they wish to have their children under age 26 covered as well, they need to be added during enrollment on one of the plans.

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