

# My Medica Plan™

Health plan news for you and your family

FALL 2010



## How health care reform may affect you and your coverage

Health care reform has left many Medica members with one important question: “What does the new law mean for me?”

The federal legislation has short- and long-term implications for Medica members. Some of the changes may affect you in the coming months; some may not affect you for years from now — if at all. Here are a few aspects of health care reform most likely to affect you:

Soon, Medica and other health plans will generally be required to:

- ◆ Allow children of covered members to remain on their parent’s plan up to age 26
- ◆ Continue providing coverage no matter what the total dollar value of a member’s benefits
- ◆ Eliminate exclusions for children with pre-existing conditions
- ◆ Cover preventive care at 100 percent in most cases

**Note:** The provisions listed above do not apply to all health plans at the same time. For Medica individual members like you, some of the changes are effective as soon as October 1, 2010, while others are effective on January 1, 2011, or later in 2011. Medica will notify you as to the timing of changes to your specific policy and coverage.

Some of the most significant changes will not take effect until as late as 2014. These reforms will:

- ◆ Require insurers to offer coverage to applicants no matter what their health status
- ◆ Require everyone to have health insurance coverage
- ◆ Give subsidies to help people with lower incomes purchase coverage
- ◆ Expand Medicaid to cover more low-income people
- ◆ Let individuals and small-group employers buy coverage through health insurance “exchanges” or marketplaces

Medica is prepared to comply with the new health care reform law. We will continue to keep you up to date about the changes that may affect you and your Medica coverage as they become known.

## Medica Encore plan can cover any two people

Medica Encore<sup>SM</sup> lets you decide who is your dependent. The plan allows any two people to purchase coverage together. Qualified out-of-pocket expenses by both policyholders count toward the deductible. Combinations may include:

- ★ Any two adults on one plan
- ★ One adult and one child on one plan
- ★ Any two children (with a guarantor adult signature) on one plan

You can choose from various available deductible and copay options. Single coverage may also be purchased.

Each person on the plan receives \$500 in preventive coverage annually, with no copays or deductibles. Generic drugs are covered with a \$5 copay and other eligible drugs are covered at 80 percent. Medica Encore also provides a \$125 eyewear allowance every 24 months.

By buying a policy together, two individuals may reach their policy’s annual deductible faster and avoid adding to their share of the costs.

If you are interested in learning more, call your broker or visit [medica.com](http://medica.com) > *Individual and Family Plans*. You may also call Medica at 952-992-2080 or 1-800-670-5935 from 8 a.m. – 5 p.m. Monday through Thursday and 9 a.m. – 5 p.m. on Friday.

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## It’s your newsletter!

How can we make *My Medica Plan*™ more interesting and useful to you? Let us know! We are always looking for ways to improve your member newsletter. So give us your feedback and suggestions. Maybe there is a topic you would like to read more about. Or you might enjoy certain features. Any comments you provide will help. Send an e-mail message to [NewsletterFeedback@medica.com](mailto:NewsletterFeedback@medica.com). Thank you.

MEDICA®

## THERE'S NO PLACE LIKE YOUR (MEDICAL) HOME



Having a medical home can help you feel safe and comfortable when you need health care. Your medical home is with your regular doctor who handles your routine health services, such as regular checkups, treatment for minor problems, and referrals to specialists, as needed.

With a medical home, you can build a partnership with your regular doctor. He or she will become familiar with your personal and family health history, medications, lifestyle and disease risk. This will help your doctor recommend appropriate preventive care, such as cancer screenings and immunizations.

A medical home gives you peace of mind. Who would you rather see when you're sick or injured: a doctor you know and trust — or a doctor who doesn't know your name?

For help finding a regular doctor, visit [medica.com/findadoctor](http://medica.com/findadoctor) or call Medica Customer Service.

**Tip:** Most doctors have privileges at local hospitals. Know the hospitals in Medica's network where your regular doctor has privileges. Use those hospitals, when possible, so your doctor can oversee your care when you are hospitalized.

## Premium increases have you concerned? Medica offers options that may keep costs lower



If you are a member of a Medica Direct HSA<sup>SM</sup> or Medica Direct Value<sup>SM</sup> plan, you may have received a letter in the mail about an increase in your premiums. The letter stated the amount of the increase and the date when the increase would take effect, as well as adjustments to your deductible and out-of-pocket maximum limits.

Each year, Medica determines new premiums by estimating medical cost increases for the coming year for our entire membership and spreading that increased cost evenly across our membership in the form of higher premiums. Unfortunately, medical costs continue to rise rapidly and no significant slow-down is expected in the near future. Premium increases ensure that Medica has enough money to cover the anticipated health care costs of our members, even as those costs increase.

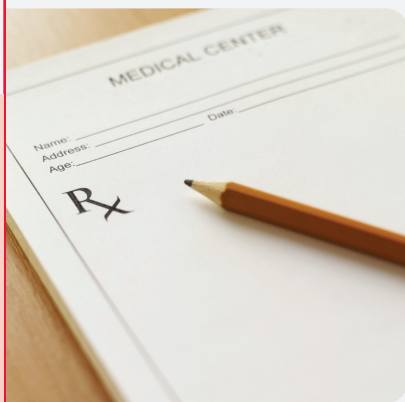
Annual deductibles and out-of-pocket maximums for HSA plans may also be affected annually by the Consumer Price Index, as allowed by federal law. This annual indexing helps to hold down premium increases.

We understand that the new premium levels and deductibles may not fit every budget. If you would like to explore options to reduce your monthly premiums, Medica has other plans that may offer lower premiums through higher deductibles. To learn more, visit [medica.com](http://medica.com) > *Individual and Family Plans*. Or call Medica Customer Service at **952-992-1805** or **1-866-894-8051**. TTY users, call the National Relay Center at **1-800-855-2880** and ask for **1-866-894-8051**.

Medica's goal is to keep health care affordable for all of our members.

## COVERAGE FOR OVER-THE-COUNTER DRUGS HAS CHANGED

If you have a tax-advantaged account, federal health care reform resulted in several changes you need to keep in mind when you are deciding how much money to set aside for 2011. These changes apply to distributions to Health Savings Accounts (HSAs) and to reimbursements from HSAs, Flexible Spending Accounts (FSAs) and Health Reimbursement Arrangements (HRAs).



One important change affects over-the-counter drugs. Unless you have a prescription, over-the-counter drugs will no longer be considered a qualified expense. As of January 1, 2011, you may no longer use funds from your HSA, FSA or HRA to pay for over-the-counter drugs unless your doctor has written a prescription for the drug for you. So although you can buy these drugs without a prescription, you may pay for over-the-counter drugs with HSA, FSA or HRA funds **only** if your doctor provides a prescription. Insulin, however, is still considered a qualified expense.

As a result of this change, costs for non-prescription over-the-counter drugs may not be deducted from your gross income for tax purposes.

**Tip:** Beginning January 1, 2011, you will pay a 20 percent penalty when you use HSA distributions for non-qualified expenses, such as over-the-counter drugs.

In future issues of *My Medica Plan*, Medica will continue to publish information about health care reform and its impact on your coverage.

## Visit the new [mymedica.com](http://mymedica.com)

### Getting the information you need is easier than ever



Check claims status, find a doctor and look up your health care benefits in just seconds. It's easy with the new **mymedica.com**.

The site has been redesigned to improve navigation. It includes the features you enjoy, plus new ones to make your visit faster and more informative.

From the home page, you have one-click access to:

- ★ Your claims, including current and past claims history for you and your covered family members\*
- ★ Your benefits, including benefit tracking so you can see up-to-date deductible, out-of-pocket and lifetime maximum information for each person on your plan\*
- ★ Find A Doctor, which helps you find not only physicians but also hospitals, urgent care centers and other facilities in Medica's network
- ★ Prescription drug management tools, with order forms, status updates, pricing information and more

*\*Information is available for covered individuals younger than age 18.*

There are also direct links where you can view your statements online, complete a health assessment, use the Treatment Cost Estimator planning tool, link to a health and wellness tool, look up health information and more.

**Note:** Changes to the website do not affect your plan benefits.

- ★ **Already registered on mymedica.com?** Log on with your user name and password, just as you have done in the past. If your plan has changed, you will need to re-register.
- ★ **Not yet registered?** It's a quick, simple process. Go to **mymedica.com**, click on *Register Now* and follow the steps.

## PREGNANCY AND PARENTING TIPS SENT TO YOUR CELL PHONE FOR FREE!



You can already get weather reports, traffic details and news from your cell phone. Now, you can get weekly messages on staying healthy while you are pregnant. You will also get tips on keeping your baby healthy.

**Text4baby** is a free mobile information service designed to promote maternal and child health. An educational program of the National Healthy Mothers, Healthy Babies Coalition, **text4baby** provides pregnant women and new moms with information to help them care for their health and give their babies the best possible start in life. Women who sign up for the services by texting BABY to 511411 (or BEBE in Spanish) will receive free SMS text messages each week, timed to their due date or baby's date of birth.

The service is for women who are pregnant or have a baby less than 1 year old. Join at any time during your pregnancy or during your baby's first year. Messages include tips on nutrition, safety, sleep, children's growth and much more.

Most major mobile plans do not charge for **text4baby** messages.

For more information, visit [medica.com/text4baby](http://medica.com/text4baby) or call Medica Customer Service.

## WHAT IS BPA? AND WHY IS IT IN MY BABY'S BOTTLE?

In recent months, a chemical called BPA has received a lot of attention in the news media. BPA (bisphenol A) is used to manufacture baby bottles and other plastic items. Some research indicates that BPA exposure may be harmful to young children.

The U.S. Department of Health and Human Services recommends using baby bottles labeled "BPA-free." These tips can also help limit your baby's BPA exposure:

- ✦ Don't use baby bottles or child cups that have been scratched. Scratching may allow BPA to be released.
- ✦ Do not pour very hot or boiling water into baby bottles that may contain BPA.
- ✦ Do not microwave bottles or other items that may contain BPA.

Some experts believe that current levels of exposure to BPA are unlikely to harm humans. However, research continues on BPA and its possible health effects on children and adults.

*Source: National Toxicology Program, February 2010*

## IS CORN SYRUP THE NEW 'BAD GUY'?

Many processed foods contain an ingredient called "high-fructose corn syrup." This is a sweetener that many manufacturers use because it is cheaper to use than old-fashioned sugar.

Most research has not shown that high-fructose corn syrup is worse for you than sugar. Like sugar, however, high-fructose corn syrup is used in many high-calorie foods. Eating too much of these foods may lead to weight gain, type 2 diabetes and other health problems.

To make more healthful choices for your family:

- Eat more fresh foods and fewer processed foods.
- Avoid foods made with added sugar.
- Drink water instead of pop.
- Serve low-fat milk instead of sweetened juice beverages.
- Buy fresh or frozen fruit, or canned fruit in unsweetened juice.

## Nothing says 'love' like a healthy, home-packed lunch



As a new school year gets under way, now is the perfect time to pack some fresh ideas into your child's lunchbox.

Prepackaged lunches are easy, but most are expensive and contain highly processed food. Instead, try these ideas to provide a tasty, low-cost meal with enough nutrition to keep your child alert until class is dismissed:

- ❖ Instead of yet another sandwich, create a roll-up using whole-wheat flatbread or tortillas stuffed with sliced turkey and low-fat cheese.
- ❖ Give peanut butter and jelly a new twist. Use 100-percent strawberry spread instead of sugary jam. Then, add thin slices of fresh strawberries.
- ❖ On chilly days, put homemade vegetable soup in a Thermos.
- ❖ For a side item, try baked chips with salsa, carrot sticks with low-fat dip, or celery sticks filled with peanut butter.
- ❖ Instead of pop or sweetened juice drinks, include a bottle of water or 100 percent juice.
- ❖ For dessert, how about low-fat pudding, graham crackers, applesauce, fresh fruit or homemade oatmeal cookies?



Need more hints? Asking your child for ideas is a great way to start talking about the importance of healthy foods.

**Tip:** Include some moist wipes for your child to use before and after eating. A hand-written note of encouragement is always a nice touch, too.

For more information:

[www.eatright.org](http://www.eatright.org) — American Dietetic Association

[www.nutrition.gov](http://www.nutrition.gov) — National Agricultural Library, USDA

[www.extension.umn.edu/nutrition](http://www.extension.umn.edu/nutrition) — University of Minnesota Extension

## NEWS TO MAKE YOUR BODY HAPPY



### Full-term pregnancy

Fewer mothers are giving birth prematurely, a recent report says. U.S. researchers found that the number of premature births dropped 4 percent in the two-year period 2007-08. Premature births had been increasing since the early 1980s. It is the leading cause of newborn death and a leading cause of long-term disability.

Source: Centers for Disease Control and Prevention, May 2010



### Overtime

Putting in extra hours at the office may get you the wrong kind of raise — a higher risk of heart attack. Researchers in Finland looked at health data for 6,000 British people and concluded that working three or more hours of overtime per day increases the risk of heart attack or other heart problems 60 percent.

Source: European Heart Journal, May 2010



### Nuts

Looking for a healthy snack? Grab a handful of nuts. A review of research found that eating a small amount of nuts each day may help reduce levels of "bad" cholesterol. However, nuts are high in calories and often high in salt. Many experts recommended eating no more than one or two ounces of nuts per day.

Source: Archives of Internal Medicine, May 2010

## Preventive care and other services: It pays to know the difference

Regular preventive care services are important to help protect your health.

**When receiving preventive care services, make sure you know the difference between covered preventive care services and other services, because it affects how much you pay.** Many people are surprised to have unexpected copay, deductible or coinsurance costs — because they agreed to receive “non-preventive” care services at the same time they saw the doctor for preventive care.

### Covered preventive services\* typically include:

- General medical exams
- Colon, breast and prostate cancer screenings
- Certain laboratory tests, as recommended by your physician
- Immunizations
- Eye exams
- Bone density screenings

*\*Plans vary. Ask your doctor if the service you are receiving is a covered preventive service.*

**Note:** MCHA members may not have preventive benefits.

### Which types of services are not preventive?

You will usually have to pay part of the costs for any services that are not considered preventive, even if you receive them on the same day you are receiving preventive care services from your doctor.

#### Examples:

- Earwax removal is defined as a surgical procedure and is **not** a preventive service. If you have earwax removed during a preventive care visit, that procedure will not be covered at the same level as your preventive care services.
- Services to diagnose or treat existing symptoms, such as chest X-rays for a persistent cough or lab testing for a sore throat. Diagnosis and treatment for existing symptoms are not considered preventive care.



**Tip:** Always see a Medica network provider for preventive care. To find a network doctor, visit [medica.com](http://medica.com) > Find A Doctor or call Customer Service.

**Questions?** If you have questions about whether or not a service is covered as preventive care, just ask. You can find specific plan benefits in your coverage document. Or, contact Medica Customer Service for help.

## HOW TO GET THE CARE YOU NEED: SURF IT, PRINT IT, READ IT

Medica's *How to Get the Care You Need* booklet is now available online. This booklet gathers together many of the important notices that you may have previously received by mail from Medica throughout the year.

You'll find information about how you can get the most out of your health plan, including:

- ▶ Access to helpful preventive screenings and immunization guides
- ▶ Your rights and responsibilities as a Medica member
- ▶ How to file a coverage complaint or appeal

To view the booklet online, go to [medica.com/howtogetthecare](http://medica.com/howtogetthecare).

**Tip:** No computer at home? Try your public library or community center. Most offer free online access. You may also request a printed copy by calling the Customer Service number printed on the back of your member ID card.

## E-PRESCRIBING HELPS PROTECT YOUR HEALTH AND MONEY



You have a new layer of security for your health and your wallet when you need a prescription medication.

A service called e-prescribing allows providers in Medica's network to check your health records when prescribing a new medication or renewing a prescription for you. Having offered e-prescribing to its Medicare Part D plan members since April 2009, Medica has experience in providing this service.

Medica is the first health plan in Minnesota to expand its e-prescribing service to cover all its members. With e-prescribing, the provider can make sure that:

- ❖ You have pharmacy benefits with Medica.
- ❖ Your prescription drug benefits cover the drug and the drug does not require prior authorization from Medica. This helps ensure that you do not pay more than necessary (or more than you expected) for your prescriptions.
- ❖ The drug will not interact harmfully with other prescriptions and over-the-counter drugs you take. This will help ensure that your medication regimen is safe and effective.

## Preventing flu is easier and cheaper than treating it

**Bad news first:** Vaccination is still the best way to protect yourself and your family from seasonal flu.

**Now, the good news:** If you hate needles, nasal spray vaccines offer flu protection and may be covered by your Medica plan. Check your coverage document online.

If you are at high risk of complications, you should be certain to get a flu vaccine.

This includes:

- ◆ Children ages 6 months to 19 years
- ◆ Pregnant women\*
- ◆ Anyone age 50 or older
- ◆ Anyone with diabetes, lung disease (including asthma), heart disease, a weakened immune system or certain other chronic conditions
- ◆ Anyone living in a long-term care facility, such as a nursing home
- ◆ Anyone living with or providing care for someone at risk of flu complications
- ◆ Anyone living with or providing care for a child younger than 6 months



Getting vaccinated in October or November offers the most protection. However, vaccination in December or January can help protect you during some peak months of flu activity.

It's also important to wash your hands often, stay away from people who are sick and keep yourself healthy with regular exercise, a nutritious diet and plenty of sleep. However, nothing is better than vaccination to keep the flu away.

*\*The flu vaccine is generally safe for pregnant women. However, talk to your doctor before getting vaccinated if you are pregnant. Also, speak with your doctor before getting vaccinated if you are ill or have allergies, especially to eggs.*

## ASK THE PHARMACIST



**Q:** How can I make sure my son gets his medicine when he's at school?

**A:** Most schools have policies about giving medicine to students, but policies may be different for prescription drugs and over-the-counter drugs. So, ask your child's teacher or school nurse what arrangements you need to make for your child.

Keep in mind that your child's teachers or caregivers may need extra instructions for certain conditions. For example, a child with asthma should have an **asthma action plan**. This plan needs to say when the child should be given the medicine. It also needs to explain what the teacher should do if the child begins to have asthma symptoms and what to do if symptoms get worse.

Finally, the school's policy may require that your child keep a supply of certain kinds of medications, such as an asthma inhaler, at school. If so, make sure your doctor knows about these needs so he or she can order the right quantity. You should also tell your pharmacist if your child needs extra medication or an extra container for you to send to the school.

## Who can help control your health care costs? Look in the mirror

**Fact:** 50 percent of all health care costs are driven by the behaviors we choose — what we choose to eat, whether we choose to smoke and wear seat belts, how much exercise and sleep we choose to get, how well we choose to manage stress.

Medica offers benefits that can help you make wiser choices so you enjoy better health and lower health plan costs.

### Think about this

Each year in the United States, smoking costs about \$193 billion in health care expenditures and lost productivity.\* If you smoke, you are contributing to these costs.



### There is a better way

There are programs available that can help you make better choices. If you're ready to quit smoking, you can improve your chances of success by calling Medica's Tobacco Cessation program. This program is offered as part of your coverage.

You also have access to **MainStreetMedica.com**, where you can easily compare cost and quality for medical services at hospitals, clinics, labs and other facilities. Use it to find out where a chest X-ray costs as little as \$36 — and where it can cost \$300.

It's simple math: A healthy lifestyle can help you live a happier, more productive life. Smart spending decisions can help keep you from spending more of your hard-earned money on doctor bills, medicines and higher health plan premiums.

\*Source: Centers for Disease Control and Prevention, 2009

## HELPFUL NUMBERS



### CUSTOMER SERVICE

**Metro: 952-992-1805**

**Regional: 1-866-894-8051**

*Hearing-impaired National Relay Center toll-free 24 hours*  
**1-800-855-2880.**

### MEDICA CALLINK®

*Physician referral or speak with a nurse, 24 hours a day*

**General: 1-800-962-9497**

*Hearing-impaired National Relay Center toll-free 24 hours*  
**1-800-855-2880.**

### MEDICA BEHAVIORAL HEALTH

**General: 1-800-848-8327**

*Hearing-impaired National Relay Center toll-free 24 hours*  
**1-800-855-2880.**

### MEDICA'S FRAUD HOTLINE

*24-hour English/Spanish language fraud hotline: 952-992-2237*  
**or 1-866-821-1331**

*Russian language fraud hotline:*  
**952-992-3893**

*Somali language fraud hotline:*  
**952-992-3214**



*Visit us on the Internet*  
**at [medica.com](http://medica.com).**

Ogow. Haddii aad dooneyso in lagaa kaalmeeyo tarjamadda macluumaadkani oo lacag la'aan ah, wac Medica: 1-800-952-3455.

ملاحظة: إذا أردت مساعدة مجانية في ترجمة هذه المعلومات، فاتصل على الرقم 1-800-952-3455:Medica

Внимание: если вам нужна бесплатная помощь в переводе этой информации, позвоните Medica: 1-800-952-3455.

ໂປຼຕຊາບ. ຖ້າຫາກທ່ານຕ້ອງການການຊ່ວຍເຫຼືອໃນການແປຂໍ້ຄວາມດັ່ງກ່າວນີ້ຟຣີ, ຈົ່ງໂທຮັຫາ Medica: 1-800-952-3455.

Pažnja. Ako vam je potrebna besplatna pomoć za prevod ove informacije, nazovite Medica: 1-800-952-3455.

Atención. Si desea recibir asistencia gratuita para traducir esta información, llame a Medica: 1-800-952-3455.

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Chú Ý. Nếu quý vị cần dịch thông tin này miễn phí, xin gọi Medica: 1-800-952-3455.

Ceeb toom. Yog koj xav tau kev pab txhais cov xov no rau koj dawb, hu Medica: 1-800-952-3455.

Hubaddhu. Yoo akka odeeffannoon kun sii hiikamu gargaarsa tolaa feeta ta'e, lakkoofsi bilbiltu Medica: 1-800-952-3455.

*Attention. If you want free help translating this information, call 1-800-952-3455. This information is available to people with disabilities by calling 952-992-2322 (voice), or 1-800-952-3455, or 952-992-2357, or 1-800-234-8819 (TTY), or 711, or through the Minnesota Relay at 1-877-627-3848 (speech to speech relay service).*

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## Easy ways to save money on your health care



You don't have to take extreme measures to stretch your health care dollar. Save a little money here and a little money there, and the savings will add up fast.

**Get the right level of care.** Emergency care is the most expensive type of care. If you need emergency care, don't hesitate to seek it. For minor injuries and illnesses, however, your doctor's office or a convenience care clinic in Medica's network will usually cost a lot less.

**Check out generics.** Generic drugs often cost a lot less than their brand-name equivalents. In fact, you can buy a one-month supply of many generic drugs for just a few dollars. Ask your doctor if you can switch any of your prescription drugs to generics.

**Take advantage of preventive care benefits.** Preventive care can help stop problems from developing or catch them when they can still be treated more effectively and less expensively. Check your coverage document for specific information about your preventive care benefits.

## ASK CUSTOMER SERVICE



### Q: What are my options for paying my Medica health plan premiums?

**A:** The easiest way to pay your initial premium and your quarterly or monthly premium payments is with the Automated Payment Plan (also called Automated Clearing House or ACH).

ACH is a convenient, secure option that automatically transfers funds on the fourth day of each month. The service is used by financial institutions nationwide to make electronic payments for their customers. With ACH, you have peace of mind that your premium has been paid on time, every time. To sign up for ACH, print the Authorization Form available at [medica.com](http://medica.com)>Members>Member Services>Forms>Individual and Family>Automated Payment Plan. This link includes instructions for completing and mailing the form.

**Note:** In order for the ACH program to be activated by the time your next premium is due, Medica must receive the Authorization Form at least 30 days prior to the start of the month when you would like it to be effective.

Your other option for paying monthly or quarterly premiums is by check sent in with your Medica bill.

For your initial premium payment, you may pay with a credit card. At this time, Medica cannot accept credit cards for ongoing monthly/quarterly premiums, but we are looking into this as a possible option in the future.

## DID YOU KNOW?



### ← \$500

Annual preventive coverage, per policyholder, with the new Medica Encore plan (see page 1).

*Source: Medica*

### ← 20%

Penalty you will pay when you use funds from your Health Savings Account to pay for non-qualified expenses, after December 31, 2010 (see page 2).

*Source: Patient Protection and Affordable Care Act, 2010*

### ← \$193 billion

Annual cost of smoking in health care expenditures and lost productivity each year (see page 7).

*Source: Centers for Disease Control and Prevention, 2009*