

LifeWise Dual-Plan Options

LifeWise Dual-Plan options allow an employer to offer a Frontline Plan alongside an HSA-qualified plan¹—helping employees select the plan that best meets their needs.

These Dual-Plan options enable employers to...

- Offer more choice in health plan options.
- Give employees more control over healthcare spending.
- Provide tax-advantaged savings opportunities.
- Offer product combinations to keep plans affordable.

Dual-Plan options for groups enrolling 2 or more employees

Option A	Frontline 1500	HSA 1700
Option B	Frontline 3500	HSA 2500
Option C	Frontline 3500	HSA 3500

Dual-Plan options for groups enrolling 10 or more employees

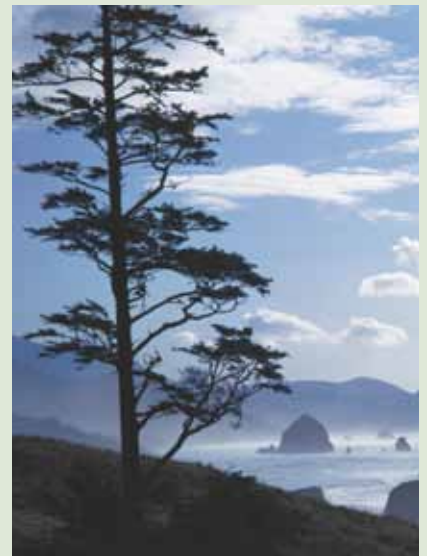
Option D	Frontline 1000	HSA 2500
Option E	Frontline 1500	HSA 2500
Option F	Frontline 2000	HSA 2500
Option G	Frontline 2500	HSA 3500

Requirements

- Premium rates do not change when a Dual-Plan option is selected.
- There is no minimum plan participation requirement.
- Prescription Drug Coverage—Frontline plans include a generic-only plan with an option to buy-up to a 4-tier plan. HSA plans are subject to deductible and coinsurance.
- If vision coverage is selected, it must be added to both the Frontline and HSA medical plans.
- The minimum employer contribution is based on the lowest-cost plan.
- All Dual-Plan option HSA plans have an aggregate deductible.

For more information about Frontline and HSA plans, call 800-926-6707 or visit the Small Group Plans section of lifewiseor.com and refer to the Small Group Benefit Guide or the Summary of Medical Benefits.

¹ For more detailed information, please refer to IRS Publication 969, "Health Savings Accounts and Other Tax-Favored Health Plans," available from the IRS Web site, www.irs.gov, or order by calling 1-800-TAXFORM. For tax advice, please talk to your tax advisor. Also, see our Personal Funding Accounts brochure on lifewiseor.com.



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HEALTH PLAN OF OREGON

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