



An affordable approach
to employee healthcare

INTRODUCING
eHealth[®] BusinessHSA

Employers control their health costs. **Employees** control their health care.



TO SMALL BUSINESS OWNERS

eHealth was founded over 10 years ago to make it easier for individuals and small businesses to learn about, apply for and purchase health insurance. Since that time, we have spent countless hours working with our small business clients learning about and meeting their needs. We have leveraged our technology and agent expertise to provide small businesses with the best service and selection of group health insurance products. We have also learned that while most small businesses want to sponsor a small group health insurance plan for their employees, it's just too expensive.



As a result, a growing number of our business clients and their employees are turning to the individual and family health insurance market for solutions. These customers also prefer the efficiency of an online platform. That is why we developed the BusinessHSA program — to provide employers with a simple and cost-effective way to assist their employees with their health care costs. BusinessHSA combines the affordability of individual and family health insurance plans, the tax-advantaged savings of Health Savings Accounts, and the efficiency of the Internet to provide a comprehensive online health care solution for our small business customers.

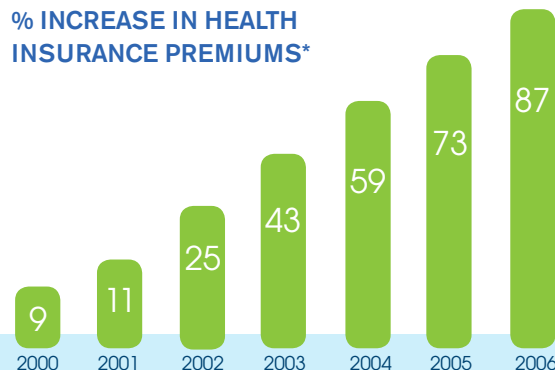
Our primary goal is and always has been to help our customers find the health insurance solutions that are best for them. We encourage you to learn more about the many ways the BusinessHSA program can benefit you and your workforce.

To Your Health,

Gary Lauer Chairman and CEO

At eHealth, many of the small business owners we talk to wish they could provide health insurance for their employees but simply can't afford it. They're not alone: rising insurance costs are hurting businesses of all sizes.

% INCREASE IN HEALTH INSURANCE PREMIUMS*



The average cost of group health insurance has risen 87% since 1999. Increasing costs have put group health coverage out of reach for many employers.

*Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2000-2006

What happens when small businesses are priced out of the group health insurance market? Too often, employers and employees both join the ranks of America's 48 million uninsured.

Over 1 Million Customers Insured Nationwide

eHealth is an online health insurance agency providing the broad selection and innovative shopping tools you need to find affordable, quality health insurance.

Since 1997, eHealth has been hard at work reshaping an industry and changing the way Americans think about and purchase health insurance.



PIONEERING TECHNOLOGY

- Brought health insurance into the Internet age with first-ever online sale of a health policy in 1997
- Developed smart applications, electronic signatures and online application delivery to speed up the approval process
- Created comparison, Plan Advisor, and Doctor Finder tools to make insurance shopping simple and intuitive



HELPING CONSUMERS

- Partnered with over 175 leading health insurance carriers to offer customers the best selection nationwide
- Experienced, licensed insurance agents with local expertise provide unbiased advice and support
- Personal customer care and shopping assistance available 24/7 by secure online chat, email or telephone

BusinessHSA—An Affordable Approach to Employee Healthcare

HOW DOES AN HSA WORK?

HSA ADVANTAGES

HSAs are designed to help make healthcare more affordable for today's consumers by:

- Leveraging high-deductible health plans that typically offer lower monthly premiums
- Providing specific tax advantages
- Allowing employers to contribute to employee HSAs to help them cover the cost of medical care

HOW HSAs WORK

HSA participants must obtain two products designed to work together:

- An HSA-eligible health insurance plan, and
- A Health Savings Account

Tax-free dollars are deposited into the Health Savings Account and then used to pay for a broad range of qualifying medical expenses.

At eHealth, we listened to customer concerns about the cost of group health insurance and saw the power of HSAs. That's what led us to design a new approach to employee healthcare...

Introducing **eHealth[®] BusinessHSA**

BusinessHSA is an affordable way to assist employees with their healthcare costs, without sponsoring a group health insurance plan.

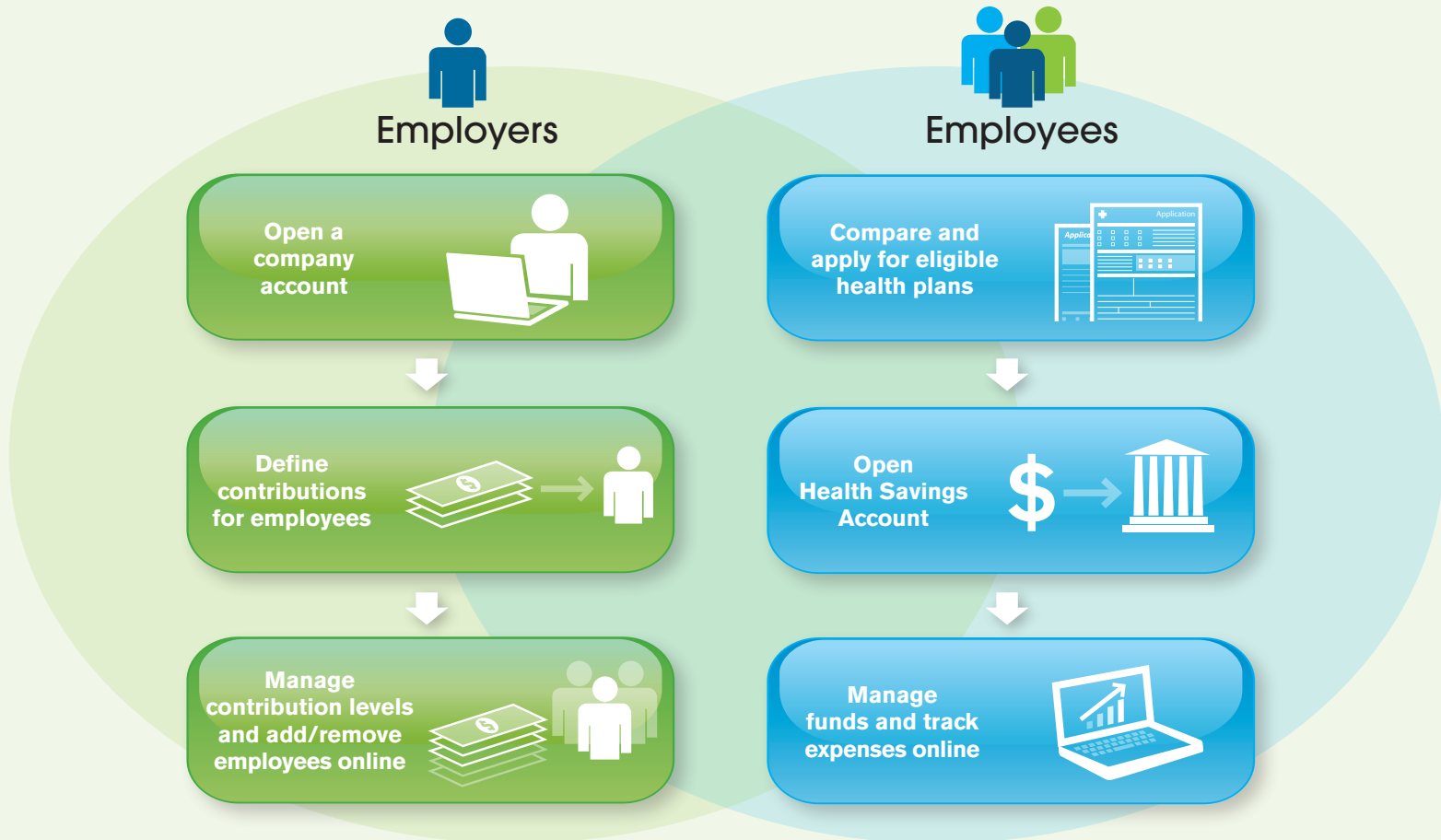
Utilizing employee-owned Health Savings Accounts, **BusinessHSA** integrates individual health insurance purchased by employees with voluntary pre-tax contributions made to their accounts by employers at a level they select.



Call today to learn more 866.471.7622

...Designed with you in mind

BusinessHSA gives you control of your healthcare expenses, while giving your employees control of their health insurance. It enables you to provide healthcare assistance at a level you can afford, while providing your employees with the selection and shopping tools they need to find an affordable health insurance plan.





Employer Benefits

Even if traditional group health insurance is beyond your reach, offering healthcare assistance through *BusinessHSA* can help you hire and retain the best workers. And that's just one of the benefits *BusinessHSA* provides.

BusinessHSA IS AFFORDABLE

Controlled Expenses

- You decide how much you can afford to contribute
- Minimum contribution level per employee: \$25 per month
- Contributions are deductible from federal taxes

Predictable budgeting

- No need to absorb insurance premium increases every year
- Plan for the future knowing what your healthcare budget will be

Joe's Coffee Shop 2008

EMPLOYEES	Q1	Q2	Q3	Q4	2007 Contributions	2008 Contributions
JOHN SWENSON	\$750	\$750	\$750	\$750	\$3,000	\$3,000
MARY VICTORS	\$750	\$750	\$750	\$750	\$3,000	\$3,000
SUSAN LANDRY	\$750	\$750	\$750	\$750	\$3,000	\$3,000
ANDY COLEMAN	\$750	\$750	\$750	\$750	\$3,000	\$3,000
TOTALS:	\$3000	\$3000	\$3000	\$3000	\$12,000	\$12,000



Employer Portal

BusinessHSA IS EASY TO MANAGE

No staff required to administer the program

- Employees manage their own healthcare
- Service and support provided by licensed eHealth agents

No need to select one plan to fit all employees

- Each employee selects the best plan for his or her needs
- All billing issues are managed by employees

No tax season headaches

- Tax documents are automatically prepared for you

THE POWER OF YOUR OWN PORTAL

eHealth *BusinessHSA* provides you with a unique online portal for your business. Secure and custom-designed, your portal can only be accessed by you or those you designate.

Through your secure online portal, you can:

- Add or delete employees easily
- Define your pre-tax contributions
- Adjust your contribution levels as needed
- Send email notices and information to your employees

The screenshot shows the eHealth BusinessHSA Employer Portal for Joe's Coffee Shop. The page has a header with the company logo and navigation links. Below the header, there are sections for Program Highlights, Messages, Employee Profile, Contribution Profile, Scheduled Transactions, and Contribution Report. The Employee Profile and Contribution Profile sections contain tables with various metrics.

Program Highlights	
URL:	www.qa.hsa.ehealthinsurance.com
Custodial Bank Name:	eHealth Custodial
Applicable APY for Employee Deposits:	4.50 %
Employee Enrollment Code:	821099

Employee Profile	
Number of Active Employees:	2
Number of Inactive Employees:	0
Number of Accounts Requiring Activation:	2
Number of Closed Accounts YTD:	0

Contribution Profile	
Total Balance All Accounts:	\$0.00
Total Employer Contributions YTD:	\$0.00
Total Employee Contributions YTD:	\$0.00
Average Account Balance:	\$0.00

Scheduled Transactions	
No transactions found.	

Contribution Report	
No chart available.	

The screenshot shows an email titled "HSA Enrollment Invitation - Message (HTML)" from Joe's Coffee Shop. The email is addressed to Sam Gibbs and contains text about the importance of affordable healthcare and the new Business HSA program. It also includes a photo of three people smiling.

Dear Sam Gibbs,

We know how important affordable healthcare is to you and your family and we want to do our part to help you tackle the high costs of healthcare today. That's why we're inviting you to participate in our new Business HSA program.

Here's how it works: If you purchase an HSA-eligible health insurance plan and open a Health Savings Account, we'll contribute funds to your account which you



Employee Benefits

By making health insurance and healthcare more affordable, **BusinessHSA** can boost overall employee job satisfaction, well-being and financial security. Not only will your employees appreciate the generous contributions you provide, they'll also gain easy access to leading health insurance carriers and the tax advantages of Health Savings Accounts.

HARDING FAMILY: "We found a plan with coverage for well-child visits and generous preventive care benefits. We're using our Health Savings Account funds to pay for copayments and deductibles."



DAVE, AGE 22: "I'm single and healthy. So I chose a plan without maternity benefits or prescription drug coverage. With my company's contributions to my Health Savings Account, I'm saving money for the future."



GARY AND LORI, AGE 50: "Not only were we able to find a health insurance plan that's accepted by our favorite doctors, but with our Health Savings Account we've gained a new retirement savings tool."



The above quotes are not from actual customers and are provided by eHealth to illustrate certain features of BusinessHSA.

Personal Health Insurance Solutions for Employees

HOW DO HSA-ELIGIBLE HEALTH PLANS AND TRADITIONAL HEALTH PLANS COMPARE?

HSA-eligible health plans offer the same benefits of traditional individual and family health insurance plans, but are specifically designed to be used in conjunction with Health Savings Accounts.

	<i>Typical Business HSA Plan</i>	<i>Typical Individual Plan</i>
MAJOR MEDICAL COVERAGE	✓	✓
MONTHLY PREMIUM	Frequently Lower	Frequently Higher
DEDUCTIBLE	Frequently Higher	Frequently Lower
RX COVERAGE	✓	✓
PREVENTIVE CARE COVERAGE	✓	✓
DEDUCTIBLES AND COPAYMENTS	Paid from HSA funds	Paid out of pocket

Based on a review of products available on the eHealthInsurance.com website as of 6/1/2008.

THE RIGHT HEALTH PLAN FOR EACH EMPLOYEE'S NEED

- No “force-fitting” into a one-size-fits-all health plan
- Employees apply to plans based on the services they need and premiums they can afford
- Employees choose from a broad selection of trusted, brand-name insurance companies
- Personal assistance available from eHealth’s licensed agents





Personal Health Savings Accounts for Employees

Health Savings Accounts provide your employees with a versatile, tax-advantaged savings tool. We'll help your employees open their own accounts and provide them with a health expense debit card that makes it easy to pay for qualifying expenses with their HSA funds.



TAX ADVANTAGES

Pre-tax deposits

- Funds deposited into an employee's account are not subject to payroll tax and (unless withdrawn for ineligible expenses) do not accrue toward taxable income for the year

Tax-deferred income

- The interest earned in a Health Savings Account builds up on a tax-free basis and can grow from year to year without adding to taxable income

Tax-free withdrawals for medical expenses

- When employees withdraw funds from their Health Savings Accounts to pay for qualified medical expenses, these withdrawals are also tax-free.

USE HEALTH SAVINGS ACCOUNTS TO PAY FOR THINGS LIKE:

- | | | | | |
|------------------------------------|--|----------------|--|---|
| • Deductibles | • Vitamins | • Vaccinations | • Medical services — physicians, surgeons, specialists, etc. | • Diagnostic devices such as blood glucose monitors |
| • Copayments | • Vision care, including contact lenses, saline solution | • Chiropractor | • Dental treatment (including x-rays, fillings, braces, extractions) | • Fertility enhancement |
| • Rx and over-the-counter medicine | • Corrective eye surgery | • Acupuncture | | • Learning disability programs |
| | | • Orthodontics | | |

Personal Portal for Each Employee

Secure online portals allow employees to see your contributions grow in their Health Savings Accounts. Employees can manage expenses, review their health insurance policies and contact customer service.

Simple Self-Management Tool for Employees

- Access to selected insurance plan information and coverage
- Online banking for HSA account
- Balance information
- Deposit and withdrawal of funds
- Schedule payments to providers
- Investment tools
- Balance information
- Listing of eligible expenses by category
- Receipt manager to assist with HSA tax reporting

- Qualified long-term care services
- Operations/surgery
- Psychiatric care
- Stop-smoking programs
- Transportation for medical care
- Weight-loss programs
- X-rays

The screenshot displays the eHealthInsurance portal for Joe's Coffee Shop. The top navigation bar includes links for 'My HSA', 'My Insurance', 'My Reports', 'My Expense Manager', 'My Profile', and 'Calendar'. Below this, a 'My HSA Summary' section provides account alerts and messages, dated 10/8/2007, stating that the user is now covered under a health insurance plan offered by Aetna. A table titled 'About Your HSA' shows the current HSA account balance as \$0.00, net pending transactions as \$0.00, remaining HSA contributions for 2007 as \$2,850.00, and a current interest rate of 4.50% APY. The bottom section, 'My Account', allows users to view their first, last, and email addresses, and provides a link to 'Change your info?'. A 'Show:' dropdown menu is set to 'Applications in Process'. The 'Health Savings Account Administration' section includes a link to 'GO TO HSA PORTAL'. The 'Anthem' section shows the PPO 3500 HSA-Compatible - Individual plan with an estimated cost of \$160.00. The 'Current Status' section indicates that the user has been sent to the carrier on 04/25/2008 at 05:31pm (PT) and provides a link to 'view status history'.

Joe's Coffee Shop

LICENSED AGENCY
eHealthInsurance
Over 1 Million Customers Insured

My HSA My Insurance My Reports My Expense Manager My Profile Calendar

Summary Deposit Funds Make a Payment Withdraw Funds Pending Transactions

My HSA Summary

Account Alerts and Messages

Dated: 10/8/2007

Your account information has been updated to indicate that you are now covered under a health insurance plan offered by Aetna. Your Health Savings Account is currently being funded by your employer.

About Your HSA

Current HSA Account Balance:	\$0.00
Net Pending Transactions:	\$0.00 [View]
Remaining HSA Contributions for 2007:	\$2,850.00 [Deposit Funds]
Current Interest Rate:	4.50 % APY [1]
Total Interest Earned YTD:	\$0.00

10/8/2007

Your HSA S

Joe's Coffee Shop

LICENSED AGENCY
eHealthInsurance
Over 1 Million Customers Insured

My Account

First Name:
Last Name:
Email Address:

Change your info?

Shop/Change Health Insurance

Show: Applications in Process

Health Savings Account Administration

Track your healthcare expenses and manage your Health Savings Account through our online portal. GO TO HSA PORTAL

Anthem PPO 3500 HSA-Compatible - Individual
Details Doctors Estimated Cost: \$160.00

Current Status (view status history)

Sent to Carrier 04/25/2008 05:31pm (PT)
We have forwarded your application to the insurance company that you have applied for coverage through for processing.

Live Assistance
1-866-471-7622
M-F 8am-5pm PT
Sat & Sun 7am-4pm PT
Need Advice?

Get Online Help Chat Available

Common Questions
How can I insure just my child?
When can my coverage start?
More>>

Why eHealthInsurance
Why buy from us?
We offer the best prices

Easy for Employers



It's easy to establish a **BusinessHSA** program online. First, open an account by providing information about your company. Next, indicate how much you would like to contribute to your employees' Health Savings Accounts. Then, whenever your staffing levels or budgeting needs change, simply return to your online portal to make updates.

Open your company account

Joe's Coffee Shop eHealthInsurance SMALL BUSINESS

Establish Your Business HSA This information is secure

To create your Business HSA program and begin contributing toward your employees' healthcare costs, you'll need to:

- Provide contact information for a key administrator to manage your Business HSA program, and tell us about your company
- Set the dollar amounts you would like to contribute to employee Health Savings Accounts
- Provide your payroll information to automate and simplify your employee Health Savings Account contributions

* Required

Administrator Email:

Password: 8 characters minimum, one letter, one number required

Re-type Password:

SAVE AND CONTINUE

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Toll-Free 866-471-7622, Mon - Fri, 8AM-5PM PT. Copyright © 2007 eHealthInsurance Services, Inc.

Establish your contribution levels

Joe's Coffee Shop eHealthInsurance SMALL BUSINESS

Establish Your Business HSA This information is secure

Contact Company **Contributions** Employees Payroll * Required

Who will be invited to participate in your Business HSA program? *

☐ Part-Time Employees Only ☐ Full-Time Employees Only ☒ Both

Will you be giving the same amount per employee to both part-time and full-time employees? *

☐ Yes ☐ No

Do you want to provide larger contributions to employees with dependents? *

☐ Yes ☐ No

Indicate the amount to be contributed per year (in payroll schedule increments) to each eligible employee.

Annual Contribution per Part-time Employee: (Max \$2,850.00)

Annual Contribution per Part-time Employee with Family: (Max \$5,650.00)

Annual Contribution per Full-time Employee: (Max \$2,850.00)

Annual Contribution per Full-time Employee with Family: (Max \$5,650.00)

If you wish to offer a Business HSA program for your employees, you must agree to contribute a minimum of \$25 per month (\$300 per year) to each participating employee's Health Savings Account. We will also charge \$2 per member per month to reimburse our costs per the fees noted in your User Agreement. Remember, your generous contributions will encourage your employees to take advantage of this valuable program.

In a three-year study, *Deloitte Health* found that close to 90% of employees will join a Health Savings

Manage contributions & employee changes

Joe's Coffee Shop eHealthInsurance SMALL BUSINESS

Company Profile Manage Employees Manage Contributions Reporting Calendar

Summary Messages Documents Account Settings

Company Profile Home

Program Highlights

URL:	www.qa.hsa.ehealthinsurance.com
Custodial Bank Name:	eHealth Custodial
Applicable APY for Employee Deposits:	4.50 %
Employee Enrollment Code:	821099

Messages

No Alerts or Messages found.

Employee Profile	Contribution Profile
Number of Active Employees: 2	Total Balance All Accounts: \$0.00
Number of Inactive Employees: 0	Total Employer Contributions YTD: \$0.00
Number of Accounts Requiring Activation: 2	Total Employee Contributions YTD: \$0.00
Number of Closed Accounts YTD: 0	Average Account Balance: \$0.00

Manage Employees **Manage Contributions**

Scheduled Transactions	Contribution Report
No transactions found.	No chart available.

View Scheduled Transactions **Total Contributions: \$0.00**

Easy for Employees



BusinessHSA is easy for employees, too. They can receive free health insurance quotes, compare plan rates and benefits to find the best match, and apply online. They can also open their Health Savings Accounts online. Once approved for coverage, your employees will begin receiving contributions and can monitor and manage their accounts through a secure online portal.

Compare eligible plans and apply

Joe's Coffee Shop
LICENSED AGENCY
eHealthInsurance
Over 1 Million Customers Insured

Compare HSA-Eligible Health Insurance Plans

Select by: All Plans (31 plans) | Find Plans with Your Doctor | Your Doctor | Custom Search

Sort by: eHealth's Picks* | Price | Company | Deductible

Compare (Check up to 4 plans)

Autograph Total\$200 HSA

Plan Type	Deductible	Coinsurance	Office Visit	Monthly Cost	
HUMANA AM Best Rating: A-	PPO	\$5,200	0%	0% after deductible	\$27.44

HSA Options | Find Doctor | Plan Details

Preventative and Hospital Care 3000

Plan Type	Deductible	Coinsurance	Office Visit	Monthly Cost	
Aetna AM Best Rating: A-	PPO	\$3,000	20%	Not Covered	\$37.00

HSA Options | Find Doctor | Plan Details

Autograph Total\$000 Plus Rx/HSA

Plan Type	Deductible	Coinsurance	Office Visit	Monthly Cost	
HUMANA AM Best Rating: A-	PPO	\$5,000	0%	0% after deductible	\$39.80

HSA Options | Find Doctor | Plan Details

Open Health Savings Account

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eHealthInsurance
Over 1 Million Customers Insured

Enter Personal Information

This application is secure

Agreements | Applicants | Beneficiary | Cards

Live Assistance: 866-471-7620 M-F 9am-5pm PT Need Advice? Get Online Help Chat Available

First Name: Jenny
Middle Name:
Last Name: Fullimer
Address: 10 Laurel
City: Wichita
State: KANSAS
Zip Code: 67206
Social Security Number: 295-45-7798
Date of Birth: 01/01/1970
Marital Status: Single
Primary Phone: (316) 686-9349
Alternate Telephone: () - -
Alternate e-mail:

By clicking "Save and Continue" below, I acknowledge the information entered above is true and correct.

< BACK | SAVE AND FINISH LATER | SAVE AND CONTINUE >

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Toll-free 866-471-7620, Mon - Fri, 9AM-5PM PT. Copyright AS 2007 eHealthInsurance Services, Inc.
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Manage funds and track expenses online

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eHealthInsurance
Over 1 Million Customers Insured

My HSA | My Insurance | My Reports | My Expense Manager | My Profile | Calendar

Summary | Deposit Funds | Make a Payment | Withdraw Funds | Pending Transactions

My HSA Summary

Account Alerts and Messages

Dated: 10/8/2007
Your account information has been updated to indicate that you are now covered under a health insurance plan offered by Aetna. Your Health Savings Account is currently being funded by your employer.

About Your HSA

Current HSA Account Balance:	\$0.00
Net Pending Transactions:	\$0.00 (Void)
Remaining HSA Contributions for 2007:	\$2,850.00 (Deposit Task)
Current Interest Rate:	4.50 % APY
Total Interest Earned YTD:	\$0.00

Recent Account Activity

Date	Type	Amount	Status	Details	Receipt
10/8/2007	Create Account	\$0.00	Completed		

Your HSA Spending Summary

Know More [more reports]

Personalized Assistance for You and Your Employees

The eHealth Customer Care center is dedicated to helping you and your employees. From account creation to choosing a health plan, our friendly, experienced agents are ready to help.

EMPLOYER ASSISTANCE



- Talk to a dedicated agent who will help you create your BusinessHSA account
- Get online, interactive assistance to help you through the process
- Enjoy personalized, day-to-day service whenever you need help managing your account
- Relax knowing that eHealth provides 24/7 support to help your employees select the right HSA-eligible plan

EMPLOYEE ASSISTANCE



- Personal assistance from licensed agents to help employees pick their health plan and apply online
- Friendly support to help them establish a Health Savings Account
- Online, interactive assistance to help them through the process, available 24-hours a day
- Ongoing advocacy — As your employee's health insurance agent, eHealth provides support for as long as they keep their plan.

QUALITY CUSTOMER CARE

eHealth's licensed agents and representatives have the experience and knowledge necessary to help your employees find the best match for their personal health insurance needs.



Call 866.471.7622
Monday – Friday, 6 am to 9 pm, PT
eHealth.com/BusinessHSA



LEARN MORE!

Your healthcare solution

BusinessHSA allows more small businesses to provide valuable healthcare assistance to their employees.

GET STARTED!

- **STEP 1** Download and review the Employer Getting Started Guide at BHSAdemo.com
- **STEP 2** Create your BusinessHSA account at eHealth.com/BusinessHSA — Personal assistance available
- **STEP 3** Indicate the amount you would like to contribute to employees' HSAs
- **STEP 4** Announce your new program! Employee brochures, email invitations and help guides are available

To learn more and open a *BusinessHSA* account today:



866.471.7622



eHealth.com/BusinessHSA

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BusinessHSA.com