

Schedule of Fees

American Health Value offers quality Health Savings Account administration for both qualified and non-qualified accounts. We offer interest on the deposits into your checking account and an investment option in mutual funds. Your AHV Debit MasterCard® provides easy access to the funds in your account.

American Health Value Fees and Requirements

*One-time Setup Fee	\$15.00 - Set up fee is waived on rollovers if annual fee is paid in full when account is opened.
*Annual Fee:	\$36.00 - See optional benefits on back of this form.
Minimum Deposit Requirement:	\$30.00
Minimum Balance Requirement:	\$30.00

***Fees are not refundable. Be sure your insurance is in effect before submitting your HSA application.**

Bank Fees

\$2.50 monthly service charge. (Monthly service charge is waived if account balance during the month does not drop below \$2,500.00)

Other charges may apply based on use.

Tips for Using Your Checkbook and Debit MasterCard® Card

Use your AHV Debit MasterCard to pay for your health care expenses at time of service, anywhere in the world where MasterCard is accepted.

Use your checkbook to pay for your health care expenses if your provider does not accept MasterCard or if you are paying by mail and do not wish to send your MasterCard information through the mail.

Remember to keep receipts for your tax records.

American Health Value – Optional Benefits

OPTIONAL BENEFIT PRICING		
BENEFIT DESCRIPTION	BENEFIT CODE	PRICE PER YEAR
Enhanced Pharmacy Network	PR	\$12.00
Vision Network	VS	\$12.00
Nurse-On-Call	NS	\$12.00
Chiropractic Network	CR	\$12.00
Dental Network	DT	\$21.00
Alternative Medicine Benefit	AM	\$21.00
National Point of Service Network	NPS	\$36.00
Preferred Provider Network	MD	\$27.00
International Point of Service Network	IPS	\$12.00

Enhanced Pharmacy Network

Med-Care's neighborhood pharmacy network provides savings at over 45,000 pharmacies nationwide. Members also have access to a mail order and Internet pharmacy center.

Vision Network

With the Vision Network, members receive savings on eye exams, frames, prescription lenses, contacts, non-prescription sunglasses and surgical procedures (including LASIK surgery). There are over 10,000 vision care locations nationwide.

Nurse-On-Call

Nurse-on-Call offers Members toll-free telephone access to experienced, registered nurses 24 hours a day, 365 days a year. The nurses are an immediate, reliable and caring source of health and medical information, education, and support.

Chiropractic Network

The Med-Care Plus Chiropractic program offers savings from over 12,000 providers nationwide, including free initial consultations and up to 50% savings on other services.

Dental Network

Members receive savings of 20%-60% on their dental care needs, including cosmetic dentistry and orthodontics. This network has over 20,000 providers nationwide.

Alternative Medicine Benefit

Members save 20%-30% on services from over 10,000 providers nationwide. Services include acupuncture, acupressure, homeopathy, herbology, meditation, massage therapy, aromatherapy, nutritionists, holistic medicine, and yoga.

National Point of Service Network

Members receive savings of up to 25% and more at over 230,000 physician locations across the country. Contracted providers apply the savings and you pay the reduced amount, in full, directly to the provider at the time of service.

Preferred Provider Network

Physician, Hospital, and Laboratory Program provides special-pricing options with over 350,000 physicians, 55,000 ancillary facilities (labs, radiology clinics, etc.), and over 70% of the hospitals nationwide.

International Point of Service Network

This network includes Central and South America and the Caribbean. It is composed of over 550 hospitals and the nearly 20,000 physicians affiliated with these hospitals in 26 countries. Members receive savings of up to 25% and more when they pay in full at time of service

For more detailed information on these benefits please see the AHV Med-Care Plus program brochure or visit our website at www.americanhealthvalue.com