

This brochure contains a brief description of the HSA Complete (ANL-2004-P) coverage available from American National Life Insurance Company of Texas (ANTEX). Plan is marketed in multiple states so coverage and options vary depending on your state of residence. Please refer to certificate of coverage for the actual terms and conditions. Should inconsistencies occur with the information provided in this brochure, the terms and conditions of the Group Policy, as amended per state law, will apply. PPO and Out of Network language does not apply in the state of Wyoming. NCAA Association and Group Certificate language does not apply in the state of Kansas. ANTEX is not engaged in rendering tax, investment or legal advice. Federal and state tax regulations are subject to change. If tax, investment or legal advice is required, seek the services of a licensed professional.



For additional information contact:

HSA COMPLETE™

Generic Bifold



*Individually Underwritten
Association Group Major
Medical Coverage Exclusively
for NCAA Members and
Their Families*



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Your Step-By-Step Guide To Understanding The HSA Complete

Step 1: Design Your Own HSA Complete

Select One Of The Following In Each Category:

Deductible

Individual: \$1,500; \$1,750; \$2,050; \$2,250; or \$2,550

Family: \$3,000; \$3,500; \$4,100; \$4,500; or \$5,100

Rate of Payment

100%, 80% or 50%

Maximums for 80% and 50% plans range from \$3,450 to \$5,000 for individuals and \$6,300 to \$10,000 for families (includes deductible).

Maximum Lifetime Benefit

\$3, \$5 or \$7 Million

Wellness Care

Covered after the first 12 months; subject to deductible and rate of payment

Prescriptions, Doctor Visits and Other Services

All covered services are subject to deductible and rate of payment

Step 2: Open Up An Optional HSA Account

Utilize ANTEX's HSA Complete plan as a high deductible health policy, or combine it with a HSA account from MSAver or any other HSA administrator for optimum saving advantages. This is a perfect way to **start saving tax dollars** today!

Money deposited into the HSA is 100% tax deductible. Use your tax-free dollars to pay for qualified medical expenses not covered under the insurance policy.

Examples include artificial limbs, artificial teeth, bandages, birth control pills, braces, chiropractor, contact lenses, dental treatment, eyeglasses, hearing aids, organ transplants, prescription drugs, surgery, x-rays and more. A complete list of qualified, as well as non-qualified, medical expenses can be found in IRS Publication 502.

A HSA Account With MSAver Resources, L.L.C. Offers You:

- ◆ No HSA Account Set-Up Fee
- ◆ Low Monthly Administration Fee
- ◆ Convenient Debit Card and Checks for Easy Account Withdrawals
- ◆ First Dollar Interest on All HSA Funds
- ◆ User Friendly Website (www.americannationalhsa.com) and Professional Toll-Free Customer Service Line (866.495.9051)

The Bottom Line: What's Your Maximum Out Of Pocket?

HSA Complete	HSA Complete	The American Champion Plus [®] Select	Your Current Health Plan
Family Deductible: \$3,000 Rate of Payment: 100%	Family Deductible: \$3,000 Rate of Payment: 80% or 50%	Deductible: \$1,500 per covered person (3 Deductible Maximum) Coinsurance: 80/20 Stop-Loss: \$5,000	Family Deductible: \$ Rate of Payment:
Maximum Total Out of Pocket For a Family of 4: \$3,000*	Maximum Total Out of Pocket For a Family of 4: \$6,300*	Maximum Total Out of Pocket For a Family of 4: \$8,500*	Maximum Total Out of Pocket For a Family of 4: \$*

**Maximum amounts refer to total out of pocket expenses for expenses covered under the insurance policy.*