

## Basic Operations of an MSA

1

We deposit money from Medicare into your MSA savings account each year you are a plan member.



2

You decide how to spend, save, and/or invest the funds.



3

You are responsible for expenses until they reach the plan deductible, then we pay 100% of additional Medicare A/B expenses incurred.



4

Any funds remaining at year-end belong to you and roll over to the next year.



## MSA: One type of Medicare Advantage Plan

MSAs, or Medicare Medical Savings Accounts, feature a high-deductible health plan combined with a special medical savings account.

MSAs are comparatively simple benefit plans... no copays, referrals or prior authorizations... and operate on these four basic premises.