

ActiveSaver MSA

Medicare Medical Savings Account

MSA plans combine a high deductible Medicare Advantage plan and a trust or custodial savings account (as defined and/or approved by the IRS). The plan deposits money from Medicare into the account. You can use this money to pay for your health care costs, but only Medicare-covered expenses count toward your deductible. The amount deposited is usually less than your deductible amount, so you generally have to pay out-of-pocket before your coverage begins.

What's in it for you:

- \$0 premium¹
- Tax-free²
- Balance roll over annually
- Freedom to see any participating Medicare provider³
- Savings account administered by ACS/Mellon Bank

ActiveSaver MSA - Downstate New York	
2013 Premium ¹	\$0
Medicare savings account deposit	\$2,500
All Medicare Part A and B covered services, including doctor visits, outpatient surgery, ambulance, X-rays, and lab	Covered 100% after \$4,250 deductible is met
Prescription drugs	Medicare MSA plans don't cover prescription drugs. If you join a Medicare MSA plan, you can also join any separate Medicare prescription drug plan.