

HDHP/HSA Solutions



Employers...

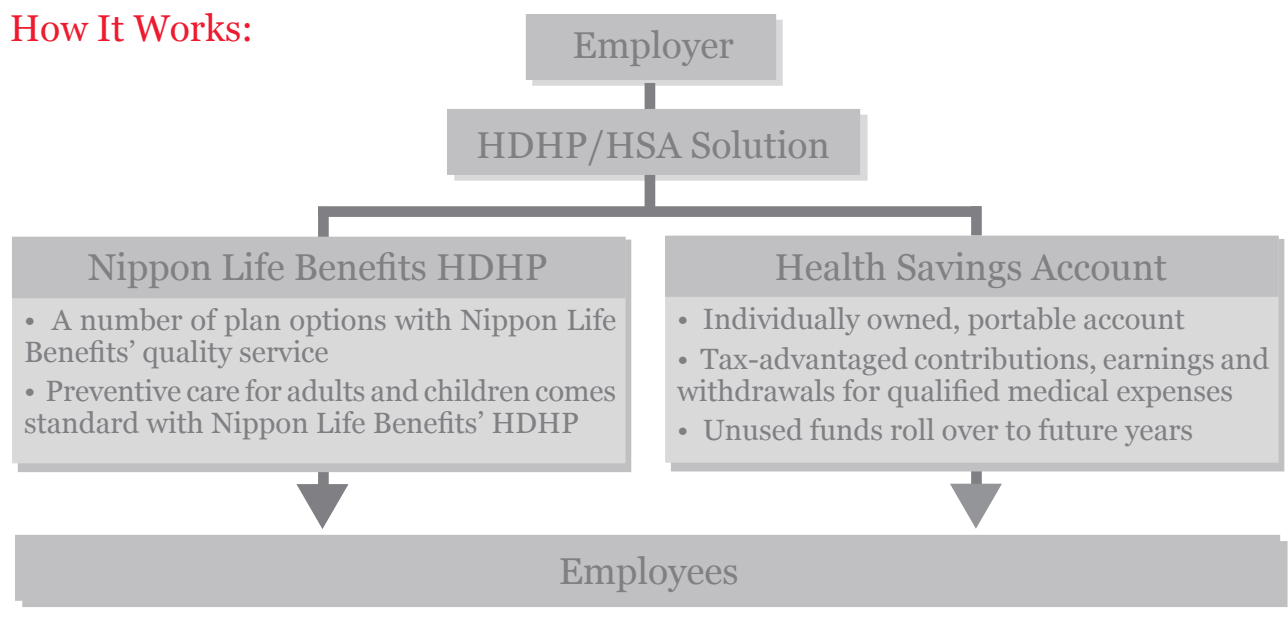
- Is your company a growing business?
 - Are you struggling to control health benefits cost?
 - Do you need to share more healthcare costs with your employees?
 - Are you seeking investment opportunities for yourself and your employees?
- If the answer to any of these questions is “Yes”, an HDHP/HSA through Nippon Life Benefits may be your solution.

Your employees want quality medical coverage and you want to provide it for them, but skyrocketing healthcare costs are putting this essential benefit in jeopardy. That’s why many employers are turning to a new option for health benefits: a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA).

A **High Deductible Health Plan** is an insured or self-funded plan that encourages your employees to take control of their own health care.

A **Health Savings Account** is a tax-advantaged trust or custodial account created for use with a High Deductible Health Plan. Money can be contributed on a tax-favored basis and withdrawn tax-free for qualified medical expenses. Unused funds in the account can accumulate tax-favored until age 65, when an individual can withdraw dollars for any purpose and simply pay normal income taxes.

How It Works:



A Tradition of Value, Humanity and Service
 Nippon Life Insurance Company of America
www.nipponlifebenefits.com

HDHP/HSA Solutions

Key Features

Nippon Life Insurance Company of America (Nippon Life Benefits) provides all the resources necessary to setup and administer the HDHP effectively, with an HSA option offered through the companies of the Principal Financial Group®.

With Nippon Life Benefits' solution, you benefit from:

- Quality medical coverage at an affordable price.
- Complete access to our array of member programs, network of health professionals and online tools – all designed to help improve the health of employees and their families.
- Benefit managers can visit the Nippon Life Benefits website at www.nipponlifebenefits.com - where employees can manage their health coverage, other benefits, and more!
- Opportunity for tax-free accumulation through the Health Savings Account – where employees can accumulate money for future medical expenses.
- Flexible funding options that allow employers, employees or anyone else to contribute.

About Nippon Life Benefits

Our Focus

Quality Service - This is how Nippon Life Benefits does business day after day. We continually strive to reinvent ourselves and to strengthen every service we deliver.

Customer Satisfaction - It means always putting our clients first and delivering service that exceeds expectations. We are proud to provide services that keep pace with technological innovation and market evolution.

Commitment - Nippon Life Benefits is committed to Quality Service and Customer Satisfaction with individualized attention to our clients.

Our Products

Nippon Life Benefits delivers a full range of employers group benefit products for employees and their families. We are committed to providing the highest levels of quality service and customer satisfaction. Nippon Life Benefits answers the employee benefit needs of companies of all sizes across the United States.

To learn more about whether a High Deductible Health Plan with a Health Savings Account may be right for your company, please contact your insurance broker or log on to our website, www.nipponlifebenefits.com.

This material is a summary of High Deductible Health Plans and Health Savings Accounts. It is not a complete statement of the provisions or requirements of HDHPs and HSAs. Nippon Life Benefits and the companies of the Principal Financial Group are not rendering legal, accounting, tax or other professional service. If legal advice or other expert assistance is required, the services of a competent professional should be sought.

High Deductible Health Plans are offered by Nippon Life Benefits. Custodial services for Health Savings Accounts are offered by Principal Life Insurance Company. Bank products and services provided by Principal Bank, Member FDIC, Equal Housing Lender. HSA monies held in a Principal Bank account are FDIC insured. Securities offered through Princor Financial Services Corporation, 800-247-4123, member SIPC. HSA monies held in an account at Princor Financial Services Corporation are not FDIC insured, have no bank guarantee and may lose value. Principal Life, Principal Bank and Princor® are members of the Principal Financial Group, Des Moines, IA 50392.

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