

## Health Savings Account Features

Employee Account Features	
Dedicated Account Manager	✓
No Minimum Deposit Required	✓
Interest Bearing Cash Account	✓
Integrated Investments with Self-Directed Mutual Funds \$1,000 Minimum Balance Required	✓
Debit Cards with Stackable Purses HSA Funds and Limited FSA/HRA and/or QTE Funds on One Debit Card	✓
Single Sign-On Portal for All Accounts	✓
Mobile Access	✓
Online Bill Payment - Free of Charge	✓
Online Expense Tracking	✓
Online/Paper Statements and Tax Documents	✓
HSA Materials, Calculators, and Other Resources	✓

Employer Features	
One Partner for HSA, FSA, HRA and QTE Benefits	✓
Dedicated Account Manager for HSA Support	✓
Employee HSA Education Support	✓
Integration with your HRIS, Benefits Enrollment, and Payroll Systems	✓
Independence from Health Plan Carrier	✓
Support for HSA Transfers	✓

## Health Savings Account Interest and Investments

### Cash Account

Min. to obtain APY	Interest Rate	APY
\$0 to \$2,499.99	0.10%	0.10%
\$2,500 to \$19,999.99	0.15%	0.10%- 0.14%
\$20,000 and above	0.25%	0.14% -0.24%

### Integrated Investment Account Fund Options

Fund Name	Ticker Symbol	Morningstar Category	Gross Expense Ratio
American Funds Invmt Co of Amer F1	AICFX	Large Blend	0.69
American Funds New Perspective F1	NPFFX	World Large Stock	0.83
BlackRock Equity Dividend Inv A	MDDVX	Large Value	0.98
Cohen & Steers Real Estate Securities A	CSEIX	Real Estate	1.19
Dreyfus Opportunistic Midcap Value A	DMCVX	Mid-Cap Blend	1.17
Franklin Growth A	FKGRX	Large Growth	0.90
Franklin High Income A	FHAIX	High Yield Bond	0.78
Janus Henderson Venture A	JVTAX	Small Growth	1.04
Loomis Sayles Core Plus Bond A	NEFRX	Intermediate-Term Bond	0.73
MFS Conservative Allocation A	MACFX	30% to 50% Equity	0.93
MFS Growth Allocation A	MAGWX	70% to 85% Equity	1.05
MFS Moderate Allocation A	MAMAX	50% to 70% Equity	0.98
PIMCO Government Money Market A	AMAXX	Money Market - Taxable	0.34
PIMCO StocksPLUS Small A	PCKAX	Small Blend	1.14
PIMCO Total Return A	PTTAX	Intermediate-Term Bond	0.85
Vanguard 500 Index Admiral	VFIAX	Large Blend	0.04
Vanguard Mid Cap Index Admiral	VIMAX	Mid-Cap Blend	0.06
Vanguard Small Cap Index Adm	VSMAX	Small Blend	0.06
Vanguard Total Intl Stock Index Inv	VGTSX	Foreign Large Blend	0.18

- Cash Account interest rates and Investment Fund options are subject to change per custodian bank.
- To view updated Investment Fund performance see: <https://hsainvestments.com/fundperformance/?p=508>
- All mutual funds are offered as a no-load or no-fee to purchase fund.

## Health Savings Account Fees

Updated March 2, 2018. Effective July 1, 2018.

All fees are subject to change per the custodian bank.

### Common Fees

Fee	Amount
Monthly Account Maintenance Fee	\$0.00
Monthly Investment Account Fee* (when cash account balance is less than \$3,000)	\$2.50
Paper Account Statements and Paper Tax Forms - optional <b>Online Statements are Free</b>	\$1.50

\*Fee is only applied to HSAs with an investment account. To be eligible for the investment account feature, your HSA must have a minimum cash balance of \$1,000.

### Uncommon Fees

Fee	Amount
Account Closure Outgoing Transfer (trustee-to-trustee)	\$25.00
Checkbook (25 checks)	\$8.00
Direct Deposit Return Fee	\$15.00
Non-sufficient funds (NSF)	\$30.00
Returned Deposit Item	\$0.00
Stop Payment	\$0.00
Wire Transfer - Incoming	\$0.00
Wire Transfer - Outgoing	\$0.00

