

## 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 CBA 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 CBA Benefits	✓
Independence from Health Plan Carrier	✓
Dedicated Account Manager for HSA Support	✓
Employee HSA Education Support	✓
Integration with your HRIS, Benefits Enrollment, and Payroll Systems	✓
Efficient enrollment and funding processes	✓
Easy HSA Transfer Process and Support	✓

## Health Savings Account Interest Rates and Investments

Updated December 9, 2019.

### Cash Account Deposit Rates

Min. to obtain APY	Interest Rate	APY
\$0.01 to \$2,499.99	0.10%	0.05%
\$2,500 to \$19,999.99	0.15%	0.10%
\$20,000 and above	0.25%	0.25%

- Cash Account interest rates and Investment Fund options are subject to change per custodian bank.

### Integrated Investment Account Fund Options

Fund Name	Ticker Symbol	Morningstar Category	Gross Expense Ratio
American Funds Invmt Co of Amer R6	RICGX	Large Blend	0.29
American Funds New Perspective R6	RNPGX	World Large Stock	0.45
American Funds New World R6	RNWXG	Diversified Emerging Mkts	0.62
American Funds Washington Mutual R6	RWMGX	Large Blend	0.29
BlackRock Equity Dividend K	MKDVX	Large Value	0.60
BlackRock High Yield Bond K	BRHYX	High Yield Bond	0.50
Cohen & Steers Real Estate Securities Z	CSZIX	Real Estate	0.80
DFA International Small Company I	DFISX	Foreign Small/Mid Blend	0.53
Franklin Growth R6	FIFRX	Large Growth	0.48
Jackson Square SMID-Cap Growth Instl	JSMTX	Mid-Cap Growth	0.99
Janus Henderson Venture N	JVTNX	Small Growth	0.67
JPMorgan Limited Duration Bd R6	JUSUX	Short-Term Bond	0.39
Loomis Sayles Core Plus Bond N	NERNX	Intermediate-Term Bond	0.39
PIMCO Government Money Market Instl	PGYXX	Money Market - Taxable	0.18
PIMCO StocksPLUS Small Institutional	PSCSX	Small Blend	0.79
PIMCO Total Return Instl	PTTRX	Intermediate-Term Bond	0.55

- **Fund performance and more information:** <https://hsainvestments.com/fundperformance/?p=508>.
- All mutual funds are offered as a no-load or no-fee to purchase fund.

## Integrated Investment Account Fund Options Continued

Fund Name	Ticker Symbol	Morningstar Category	Gross Expense Ratio
Vanguard 500 Index Admiral	VFIAX	Large Blend	0.04
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation-Protected Bond	0.10
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Allocation--30% to 50% Equity	0.12
Vanguard LifeStrategy Growth Inv	VASGX	Allocation--70% to 85% Equity	0.14
Vanguard LifeStrategy Moderate Gr Inv	VSMGX	Allocation--50% to 70% Equity	0.13
Vanguard Mid Cap Index Institutional	VMCIX	Mid-Cap Blend	0.04
Vanguard Small Cap Index I	VSCIX	Small Blend	0.04
Vanguard Target Retirement 2020 Inv	VTWNX	Target-Date 2020	0.13
Vanguard Target Retirement 2030 Inv	VTHRX	Target-Date 2030	0.14
Vanguard Target Retirement 2040 Inv	VFORX	Target-Date 2040	0.14
Vanguard Target Retirement 2050 Inv	VFIFX	Target-Date 2050	0.15
Vanguard Target Retirement 2060 Inv	VTTSX	Target-Date 2060+	0.15
Vanguard Target Retirement Income Inv	VTINX	Target-Date Retirement	0.12
Vanguard Total Intl Stock Index Admiral	VTIAX	Foreign Large Blend	0.11
Wasatch Core Growth	WGROX	Small Growth	1.18

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## Account Holder Fees

Fee Description	Amount
Monthly Account Maintenance Fee	\$0.00
Monthly Investment Account Fee <sup>2</sup> (when cash account balance is less than \$3,000)	\$2.50
Paper Account Statements and Paper Tax Forms <sup>3</sup> (electronic statements are free)	\$1.25
Checkbook (available on request, 25 checks)	\$8.00
<b>Uncommon Fees</b>	
Non-sufficient funds (NSF) (can be created by check or other electronic means)	\$30.00
Direct Deposit Return Fee	\$15.00
Trustee to Trustee Transfer or Rollover (outgoing)	\$25.00

1. Effective January 1, 2020. All fees are subject to change per the custodian bank.
2. Fee is only applied to HSAs with an investment account and when the cash account balance is less than \$3,000. To be eligible for the investment account feature, your HSA must have a minimum cash account balance of \$1,000.
3. Paper statement fee charged periodically. **Please Note**, you may opt-in to receive free electronic statements online by choosing HSA Statements and setting your preference.