

The SelectAccount Health Savings Account It's the benefit of having options.

Choosing a health savings account (HSA) is an important step in managing your current and future health care expenses. This unique, tax-advantaged account gives you the flexibility, security and control you need to meet your changing health care needs. Choosing SelectAccount as your HSA administrator is equally important, because with SelectAccount, you get the benefit of our innovative account options, online management tools and industry expertise — topped off with our hassle-free partnership promise and no hidden bank fees.

Top 10 reasons to open your HSA today

- 1:** Your HSA gives you a triple tax benefit:
 - Your HSA contributions reduce your taxable income.
 - Money in your account earns interest tax-free.
 - Withdrawals are tax-free, when used for eligible medical expenses.
- 2:** You decide when and how to spend your HSA dollars.
- 3:** You can use your account to pay for eligible expenses that aren't covered by your health plan.
 - Expenses like deductibles, coinsurance, dental care, orthodontia, and vision care.
- 4:** No "use it or lose it." Money not used in one year rolls over and is added to your balance the next year.
- 5:** You, your employer or both of you can contribute to the HSA in a given year.
- 6:** Your HSA works with your health plan.
- 7:** Fast, easy access to your HSA dollars when you use your HSA debit card or online reimbursements with direct deposit.
- 8:** SelectAccount gives you tools and support to manage your account online, anytime.
- 9:** You can invest a portion of your unused HSA dollars (once your balance reaches \$1,000) in a variety of stocks, bonds and mutual funds. Or, leave the money in your account and let it grow.
- 10:** The money in your HSA belongs to you, even if you change jobs or retire.

✓ Which will you choose?

Thrift Saver HSA

Lowest monthly administrative fee, moderate interest rate on account balances.

Basic Saver HSA

Moderate monthly administrative fee, higher interest rate on account balances.

Premium Saver HSA

Industry-leading interest rates on account balances, higher monthly administrative fee.

🗨️ Help. When and where you need it.

Visit www.SelectAccount.com to manage your account anytime, any place.

If you want to talk to a real person, call our specially trained customer service team at **(651) 662-5065** in the Twin Cities metro area or toll-free **1-800-859-2144**.

About SelectAccount

SelectAccount is one of the country's leading HSA administrators. Your HSA dollars are deposited with SelectAccount and we make sure you get your money quickly when you need to pay for a health care expense.

SelectAccount has more than 20 years experience in health care financing and what's more, our account holders consistently give SelectAccount a satisfaction rating of over 90 percent.

Choose Your HSA Plan



Premium Saver HSA

Highest rate of interest and higher fee



Basic Saver HSA

Average rate of interest and moderate fee



Thrift Saver HSA

Lower rate of interest and lowest fee

Interest Rates	Market leading rates	Mid-market rates	Lower market rates
Participant Fees (equivalent to)	\$48/year (\$4 per month)	\$30/year (\$2.50 per month)	\$12/year (\$1 per month)
Account Opening or Closing Fees	\$0.00	\$0.00	\$0.00
Transaction Fees	\$0.00	\$0.00	\$0.00
Minimum Balance Fees	\$0.00	\$0.00	\$0.00
Non-sufficient Funds Fees	\$0.00	\$0.00	\$0.00
Wire Transfer Fees	\$0.00	\$0.00	\$0.00
Paper Statement Fees	\$0.00	\$0.00	\$0.00
Over-contribution Fees	\$0.00	\$0.00	\$0.00
Debit Card	Included at no cost	Included at no cost	Included at no cost

Account Crediting Rates* (As of April 2012 and are subject to change at anytime based on market conditions).

Base Balance Up To:			
\$0-\$999	1.05%	0.25%	0.05%
\$1,000 - \$1,499	1.05%	0.40%	0.10%
\$1,500 - \$2,499	1.05%	0.40%	0.10%
\$2,500 - \$4,999	1.05%	0.40%	0.10%
\$5,000 - \$9,999	1.10%	0.50%	0.20%
\$10,000 - \$24,999	1.25%	0.75%	0.30%
\$25,000 - \$49,999	1.75%	1.00%	0.50%
\$50,000 or Greater	2.00%	1.25%	0.70%

* Interest credited last day of the month based on your average daily balance for the month.

As you compare HSA programs, be sure to ask how interest is calculated. SelectAccount keeps it simple so you earn the stated rate on the entire account balance. Some banks pay interest based on the balance and rate in each balance tier.

Investment Account Options and Fees		Additional Fees
Basic Account	Option to invest in mutual funds once base balance exceeds \$1,000	\$18/year (\$1.50 deducted monthly from member account)
Brokerage Account	Option to invest once basic investment account balance exceeds \$10,000	\$18/year (\$1.50 deducted monthly from member account)