

# Employer Quick Reference Sheet

<b>Complete the Employer Sign-Up Form (Step 1 of the Five-Step Sign-Up Process)</b>	
<ul style="list-style-type: none"> <li>Go to <a href="http://www.hsabank.com">www.hsabank.com</a></li> <li>Point to the Employer heading</li> <li>Select - <i>Employer Sign-up</i></li> <li>Complete Employer Sign-Up Form &amp; return to HSA Bank via fax or mail</li> <li>Maintain a copy for your records. (You will need your username to log in to the Employer Site.)</li> <li>Welcome email will arrive in about 3 business days</li> </ul>	<p><b>My Username (selected on ER Sign-Up Form):</b></p> <p><b>Password – Emailed to you once your sign-up form is processed. You will be asked to change your password the first time you log in to the Employer Site. If you forget your password, visit</b> <a href="https://secure.hsabank.com/employer/Main/passwordRemind.aspx">https://secure.hsabank.com/employer/Main/passwordRemind.aspx</a></p>
<b>Using the Employer Site &amp; Considering Plan Design (Step 2 of the Five-Step Sign-Up Process)</b>	
<ul style="list-style-type: none"> <li>Point to the <i>Employer</i> heading, select <i>Employer Login</i></li> <li>Enter your username &amp; click <i>Login</i></li> <li>Answer the security question &amp; click <i>Continue</i></li> <li>Enter your password &amp; click <i>Continue</i></li> <li>Point to the <i>Resources</i> heading, click on <i>Training Materials</i>, select <i>View HSA Program Design</i></li> <li>Review <i>Plan Design Tips &amp; Program Design Article</i></li> <li>Download &amp; complete the <i>Implementation Worksheet</i></li> </ul>	<p>The Employer Site also allows you to:</p> <ul style="list-style-type: none"> <li>View &amp; make changes to your employee list</li> <li>Download the comprehensive Communication Kit</li> <li>View Employer Newsletters</li> <li>Sign up for &amp; access Group Online Enrollment (GOE)</li> <li>Access Group Online Contributions (GOC) – separate sign-up process required</li> </ul>
<b>Select Enrollment and Contribution Options – (Steps 3 &amp; 4 of the Five-Step Sign-Up Process)</b> Online options help protect employee info. (SSNs don't go through the mail). They also save you time, postage, and paper. For details, refer to your employer manual, available in your welcome email, on the Communication Kit CD and from the Employer website.	
<p><b>Enrollment</b></p> <ul style="list-style-type: none"> <li>Group Online Enrollment (GOE) <b>My Custom Group Online Enrollment Link:</b></li> <li>Electronic File Enrollment (ER initiated)</li> <li>Individual Online Enrollment</li> <li>Handwritten/Paper (higher set-up fee)</li> </ul>	<p><b>Contributions</b></p> <ul style="list-style-type: none"> <li>Group Online Contributions (GOC)</li> <li>ACH/Wire with data file</li> <li>ACH push via payroll vendor</li> <li>Paper</li> </ul>
<b>IRS HSA Enrollment Eligibility Requirements &amp; 2009 Contribution Limits – *HSA Bank cannot provide tax advice.</b>	
<ul style="list-style-type: none"> <li>Covered by an HSA-qualified Health Plan</li> <li>Not covered under a non-HSA-compatible health plan</li> <li>Not claimed as a dependent on another person's tax return (spouses excluded per IRS code)</li> <li>Not covered under Medicare</li> </ul>	<ul style="list-style-type: none"> <li>Individual Coverage - \$3,000</li> <li>Family Coverage - \$5,950</li> <li>Catch up Contribution (for accountholders 55 or older) - \$1,000</li> </ul>
<b>Program Design/Training Resources (Step 5 in the Five-Step Sign-Up Process)</b>	
<p>Develop a Communication and Education Plan:</p> <ul style="list-style-type: none"> <li>Review the Communication Kit: <ul style="list-style-type: none"> <li>-Employer Relationship &amp; HSA Program Design</li> <li>-Employee educational materials (HSA concept)</li> <li>-Enrollment (instructions, samples, What to watch for)</li> <li>-Post Enrollment (topics of interest to employees)</li> <li>- Spanish Materials (for employees)</li> </ul> </li> <li>Review Implementation Worksheet recommendations</li> <li>Develop a Communication &amp; Education Plan (include the materials you will provide, timeline &amp; method)</li> </ul>	<ul style="list-style-type: none"> <li><i>Is an HSA Right for Me?</i> calculator <a href="http://www.hsabank.com/calculators/decision_tool.aspx">www.hsabank.com/calculators/decision_tool.aspx</a> – Helps employees determine if the HSA-Compatible plan is the best choice for them.</li> <li><i>Future Value</i> calculator <a href="http://www.hsabank.com/calculators/Future_Value.aspx">www.hsabank.com/calculators/Future_Value.aspx</a> – Provides specific examples of account growth.</li> </ul>
<b>Contact Information – Website: <a href="http://www.hsabank.com">www.hsabank.com</a> Mailing Address: HSA Bank • P.O. Box 939 • Sheboygan, WI 53082-0939</b>	
<p><b>Business Relations Department (866) 357-5232</b> Monday through Friday 7a.m. – 7p.m. Central Time</p> <p><b>Client Assistance Center (Accountholders) (800) 357-6246</b> <b>(Spanish Speaking Accountholders) (866) 357-6232</b> Monday through Friday 7a.m – 9p.m. Central Time</p>	<p><b>My Contact:</b></p> <p><b>Email:</b></p> <p><b>Phone:</b> or (866) 357-5232, ext.</p> <p><b>Fax:</b></p>



**Hsa** **BANK**<sup>®</sup>

**Employer Manual**

# Table of Contents

Thank you for selecting HSA Bank as your HSA administrator. HSA Bank, one of the leading HSA administrators in the nation, is dedicated to providing the personalized service you and your employees deserve.

Our experience shows that education and communication are important to the success of an HSA program; we have created this guide to provide you with detailed information about HSA Bank’s services.

As HSA Bank adds services and features for you and your employees, we will send notifications through our monthly employer newsletter. If you have any additional questions, please contact HSA Bank’s Business Relations Coordinators by phone at 1-866-357-5232, Monday through Friday, 7 a.m. to 7 p.m., CST or by email at [businessrelations@hsabank.com](mailto:businessrelations@hsabank.com).

To assist you in accessing the information you need to manage your HSA program more quickly, simply click the item within the table of contents to go directly to that section.

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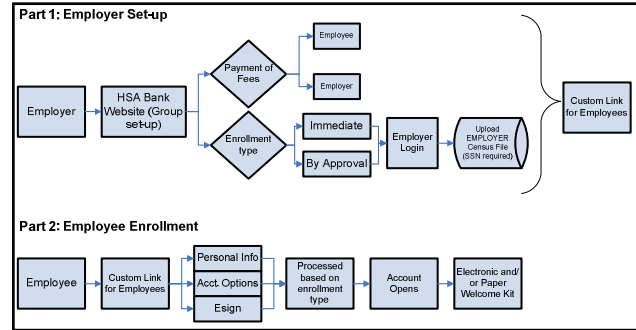
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## Enrollment Processes

### Group Online Enrollment

HSA Bank recommends the use of our Group Online Enrollment system for any employer group where the employer is paying any fees due at the time of enrollment, most employees have access to the Internet, and wants to maintain greater control over employees' HSA enrollment and administration.

The Group Online Enrollment system is a two-part system – employer setup and employee enrollment. The employer setup allows you to select how your employees enroll, when the applications are processed, and who is paying the fees associated with the HSA.



### Features Overview

HSA Bank's Group Online Enrollment system has many features and options that make enrolling your employees in HSAs faster and more convenient.

#### Multiple Locations, One Solution

If you have employees located in multiple locations, HSA Bank's Group Online Enrollment system provides one convenient solution to allow each employee to easily enroll in his/her HSA. Your employees access the link you were given after you completed the Group Online Enrollment Setup form from anywhere they have Internet access.

#### Quick, Easy Setup

HSA Bank makes setting up Group Online Enrollment quick and easy. You simply sign up with HSA Bank as an employer, login to the Employer Administration Area, and select *Setup* from the Group Online Enrollment navigation menu. Then you complete and submit the short setup form. Business Relations Coordinators are also available to assist with the setup process. Once setup, HSA Bank provides you with the link to give to your employees.

#### Several Processing Methods

With HSA Bank's Group Online Enrollment system, you choose the level of control you would like over your employees' HSA enrollment. HSA Bank provides three processing methods, including:

**Immediate** – As your employees complete the online enrollment process, the application is submitted to HSA Bank and the account is set up. You will be required to upload a census data file of employees.

**By Approval** – As your employees complete the online enrollment process, the applications are placed on hold until you approve them for processing at your group online enrollment administration page found in the employer login site of our website.

**Batch** – As your employees complete the online enrollment process, the applications are held in a group, or batch, until the end of the enrollment period (as designated by you during setup). After your enrollment period has ended, all the applications received from your group are processed and the accounts are opened. You will be required to upload a census data file of employees.

#### Electronic Signatures

HSA Bank's Group Online Enrollment system utilizes e-sign, which means that your employees do not have to provide a "wet" signature. Your employees will simply agree to receive all disclosures and account information from HSA Bank in an electronic format.

#### Monthly or Annual Invoicing

HSA Bank will invoice you for any fees you opted to pay during setup. You may elect to receive an invoice for these fees on a monthly or annual basis. If you elect the monthly invoice option, HSA Bank will send the invoice by email each month to pay for the past month. However, if you elect the annual invoice option, HSA Bank will send the invoice at the beginning of each year to pay for the upcoming year.

## Accessing Group Online Enrollment

HSA Bank's Group Online Enrollment system is available through our Employer Administration Area, which allows you to view your employee list, access the Group Online Enrollment administration area, make contributions to your employees' HSAs online, upload contribution data, and sign up for employer updates. You may also download HSA Bank's Employer Communication Kit to assist in educating your employees about HSAs, consumerism and HSA Bank's services.

### Setup Process

**Step 1:** If you have not already done so, complete the Employer Sign-up Form and fax it to (920) 803-4184. The Employer Sign-up Form is available at: [http://www.hsabank.com/forms/employer\\_signup.pdf](http://www.hsabank.com/forms/employer_signup.pdf). Within two business days you will receive a welcome email from HSA Bank that will confirm your setup is complete and contain your login username and password for the Employer Administration Area.

**Step 2:** Login to the Employer Administration Area: <https://secure.hsabank.com/employers/login.aspx>.

**Step 3:** Select *Setup* from the Group Online Enrollment navigation menu to access the Group Online Enrollment Setup form.

**Step 4:** Complete the Group Online Enrollment Setup form.

#### Step 4a: Complete the General Information section.

Provide general information about the size of your company as well as when and how long your enrollment period will be. If you are working with an agent and/or health plan you should enter the agent's Agent Identification Number (AIN) and/or the health plan code. Your agent and/or health plan will provide these codes.

#### Step 4b: Complete the Enrollment Configuration section.

**Immediate & Batch** - HSA Bank recommends the use of immediate or batch processing for mid-sized and large companies. These processing methods require an employee census file to be uploaded prior to the enrollment period. When employees enroll, they will be required to enter their social security number. If the number does not match a number you provided in the census file, they will not be able to proceed with enrollment.

**By Approval** - HSA Bank recommends the use of approval processing for small companies. No census file is required. The employer approves each individual employee application after the employee has completed the enrollment information.

#### Step 4c: Complete the Enrollment Options section.

Determine the fees that you will be paying for your employees and the fees that the employees will be required to pay.

#### Step 4d: Complete the Invoicing Information section.

HSA Bank will invoice you for the fees you have opted to pay for your employees. **Note: Do not send the setup fees until you have received your invoice.**

**Step 5:** Click the *Click Here to Submit Form* button.

Upon submitting the Group Online Enrollment Setup form, HSA Bank creates the custom link for your employees to use when enrolling in their HSA. You will be emailed the custom link and additional instructions. The link and much more are also available through the Group Online Enrollment Administration area.



## Group Online Enrollment Instructions (Employee)

HSA Bank's Group Online Enrollment system is a quick and easy way to open an HSA, from any computer at any time. To complete HSA Bank's Group Online Enrollment application (regardless of the processing method you selected), each application will include:

- Name
- Social Security Number
- Date of Birth
- Street Address (*cannot be P.O. Box*)
- Citizenship Status
- Employer Information
- Job Title

If you intend to upload a census file, you may include this information. Any information you provide will be pre-filled when your employees enroll and facilitate a more efficient enrollment process.

If an employee opts to give access to an Authorized Signer, or spouse, he/she will need their:

- Name
- Social Security Number
- Date of Birth
- Street Address (*cannot be P.O. Box*)

The step-by-step instructions of each processing method are provided below.

### Immediate Processing

- Step 1:** You enter your employer's online enrollment page (link provided by your employer).
- Step 2:** You complete and submit the online enrollment application. If your employer submitted a census file, some information may be pre-filled.
- Step 3:** HSA Bank opens the account upon submission of your online application.
- Step 4:** A welcome kit will be mailed to you.

### By Approval Processing

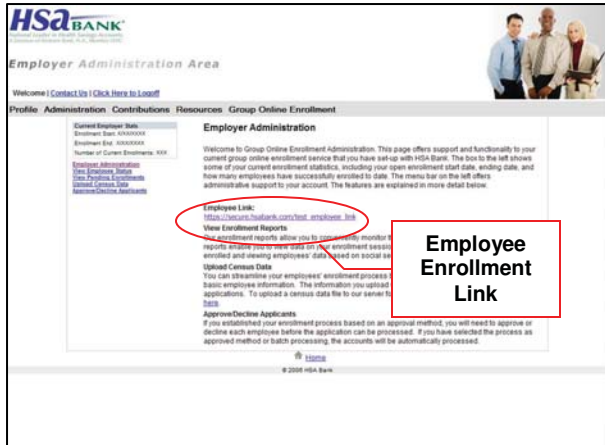
- Step 1:** You enter your employer's online enrollment page (link provided by your employer).
- Step 2:** You complete and submit the online enrollment application. If your employer submitted a census file, some information may be pre-filled.
- Step 3:** HSA Bank opens the account once your employer approves your online application.
- Step 4:** A welcome kit will be mailed to you.

### Batch Processing

- Step 1:** You enter your employer's online enrollment page (link provided by your employer).
- Step 2:** You complete and submit the online enrollment application. If your employer submitted a census file, some information may be pre-filled.
- Step 3:** HSA Bank opens the account at the end of your employer's pre-designated enrollment period.
- Step 4:** A welcome kit will be mailed to you.

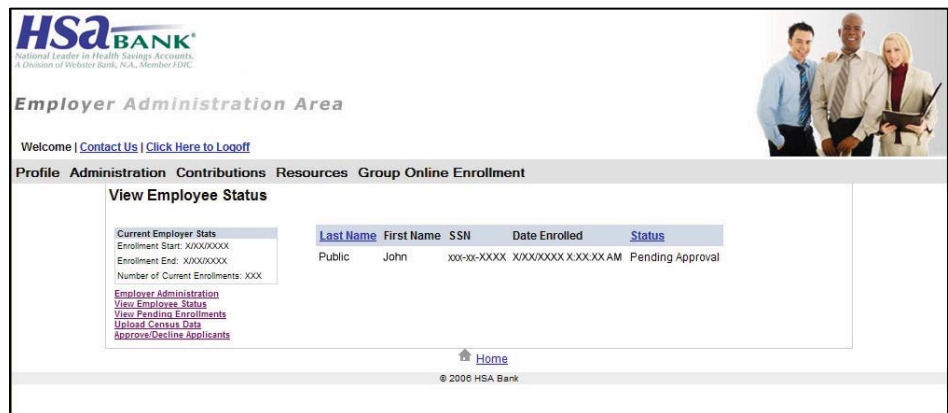
To ease enrollment, you may also download instructions for each of the enrollment methods through the *Employer Administration Area*. Select *Training Resources* from the *Resources* navigation menu. You can then download the enrollment instructions for the enrollment method you have selected.

**Group Online Enrollment Administration Area**  
**Group Online Enrollment Employer Administration Page**  
 Once you log into the Employer Administration Area, select *Administration* from the Group Online Enrollment navigation menu. The Group Online Enrollment Employer Administration page provides a number of details about your Group Online Enrollment setup. In the *Current Employer Stats* box you will find when your enrollment period is set to start and end, as well as the number of current enrollments that have been processed. Below the *Current Employer Stats* box you will find the links you will need to administer the enrollment of your employees through HSA Bank's Group Online Enrollment system.



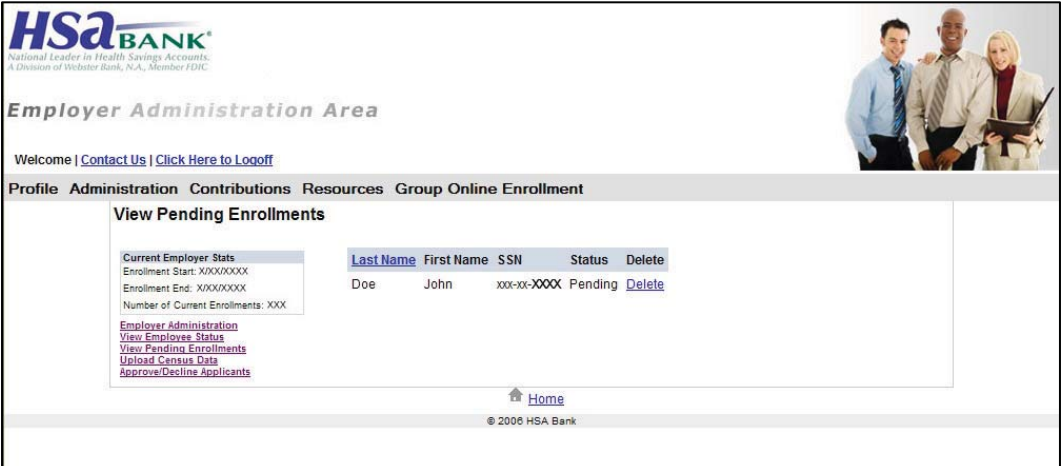
**View Employee Status**

To access the View Employee Status page, click the *View Employee Status* link under the *Current Employer Stats* box. The View Employee Status page allows you to view the employees that have completed their enrollment through HSA Bank's Group Online Enrollment system, when the employee enrolled, and what the status is for each employee.



**View Pending Enrollments**

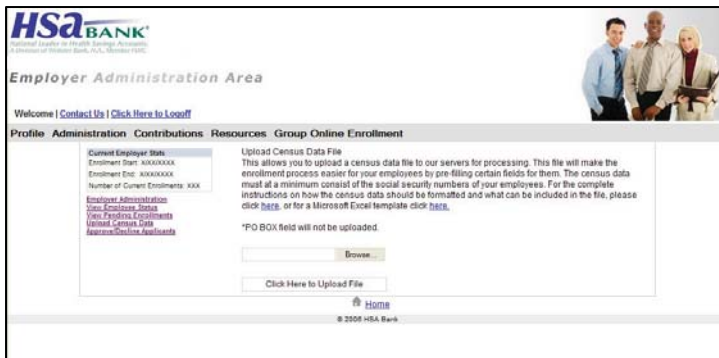
The View Pending Enrollments page helps you track your employees' progress in the HSA enrollment process. If you upload a census data file (see below for instructions), the employees in that file will be listed on the View Pending Enrollments page with a *Pending* status. Also, if an employee begins, but does not complete the enrollment process using the link you provided, the employee will be listed on the View Pending Enrollments page with a *Pending* status.



If you need to remove an employee from your pending enrollments list, click *Delete* next to that employee's name. You will then be prompted to confirm that you wish to delete the employee from your pending enrollments list. Click *OK* if you do want to delete the employee, or click *Cancel* if you do not.

## Upload Census Data (Required for Immediate and Batch Processing)

HSA Bank's Group Online Enrollment system allows you to submit a census data file, which can make the enrollment process easier for your employees by pre-filling certain fields for them. The census data file must include, at a minimum, the Social Security Number of your employees. Any additional information provided would increase the number of fields that are pre-filled for your employees (HSA Bank recommends including your employees' first and last name). The census data file must be formatted correctly to be uploaded. HSA Bank provides instructions on how to format the census data file as well as a Microsoft Excel template in the Employer Administration Area.

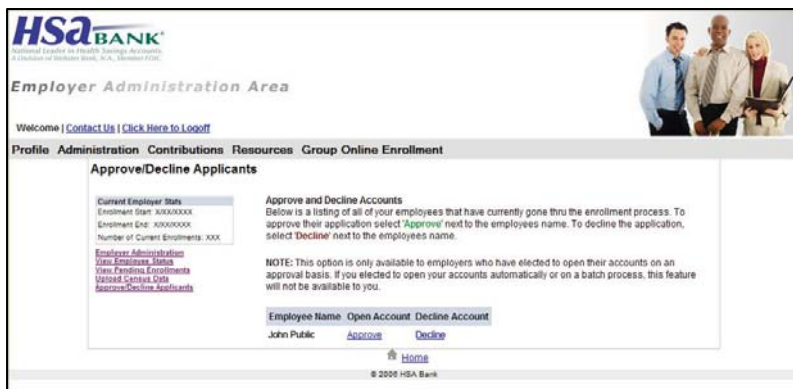


Once the census data file has been created in the correct format, simply click the *Browse...* button, select the census data file from the location from which you saved it, and click the *Click Here to Upload File*. If the file is formatted correctly, a message stating the number of records that were imported will appear. If the census data file is formatted incorrectly, a message stating the error that has occurred within the file.

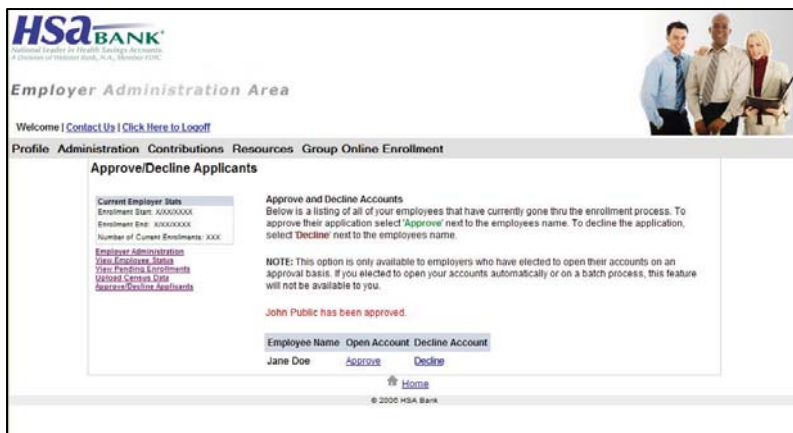
**Note: The census data file does not open your employees' HSAs. You must send your employees the link provided after you setup Group Online Enrollment, and your employees must complete the enrollment process through that link.**

## Approve / Decline Applicants

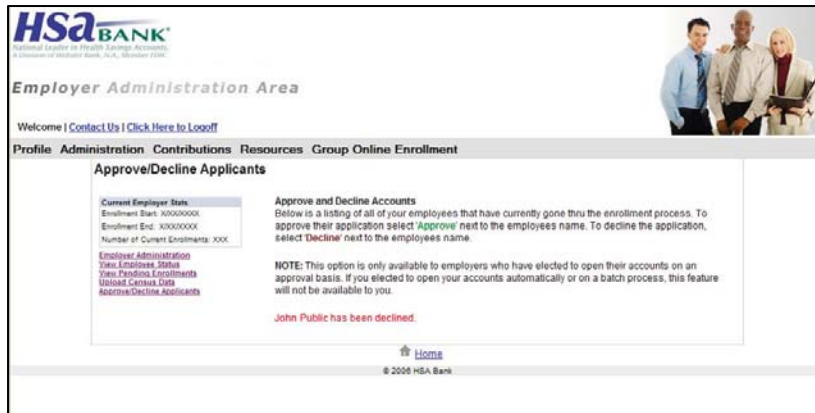
If you selected the By Approval processing method, you will need to approve each employee that enrolls through your link using the Approve/Decline Applicants page. HSA Bank will send an email each week you have pending enrollments awaiting approval as a reminder for you to login and approve or decline the application.



If you select *Approve*, HSA Bank will open the account. After you approve an employee's enrollment into the HSA, you will receive the message displayed below.



If you select *Decline*, the application is deleted and no HSA is opened for that employee. If you decline an employee's enrollment into the HSA, you will receive the message below.



*Note: You are not asked to confirm your selection of Approve or Decline.*

## Communicating to Employees

Communication plays a key role in the success and employee acceptance of any HSA program. Below are some tips from HSA Bank on how to communicate the Group Online Enrollment process to your employees, and continue communicating beyond the enrollment phase.

### Provide Enrollment Link

After you have completed the setup process for HSA Bank's Group Online Enrollment system, you are provided an Employee Link on the Group Online Enrollment Employer Administration page. The link reflects the choices regarding the enrollment period, processing method, and fee responsibilities. The link also ensures that HSA Bank can accurately track the employees that enroll through your link are included as part of your group (for reporting and invoicing purposes). Provide this link to your employees to enroll in the HSA.

### Enrollment Instructions

Along with the enrollment link, you may also consider providing your employees with instructions on how to enroll in their HSA with HSA Bank. HSA Bank has step-by-step Group Online Enrollment Instructions that can assist your employees in completing the online enrollment process. You can download the Group Online Enrollment Instructions, based on the processing method you select, from the *Enrollment Communications* section of the Employer Communication Kit. The Employer Communication Kit is located in the Employer Administration Area by clicking *Training Materials* from the Resources navigation menu.

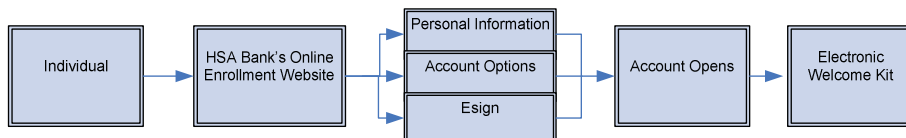
### Communicate Beyond Enrollment

HSA Bank encourages all employers to maintain a regular ongoing communication strategy regarding HSAs to build greater employee acceptance and enable employees to realize the full benefits of their HSA. HSA Bank can assist you in your ongoing communication through our Employer Communication Kit. Each month a communication with timely, pertinent information is provided to you through our newsletter – Employer Update. These monthly communications are provided in a Microsoft Word format to allow you to customize the message for your employees.

*Note: You may also download the ongoing communications from the Post-enrollment Communications section of the Employer Communication Kit. The Employer Communication Kit is located in the Employer Administration Area by clicking Training Materials from the Resources navigation menu.*

## Individual Online Enrollment

HSA Bank recommends the use of our individual online enrollment system for individuals and may be used by small employer groups that are **not** paying any fees (e.g. setup or check order) during the enrollment process and will not be involved in ongoing contributions. Employees will be required to pay for any applicable fees with a credit card during the enrollment process. If used by employees, there will be no tracking of the employee back to the employer and the employee will be treated as an individual. The individual online enrollment process has four basic steps.



1. Employee enters HSA Bank's online enrollment page (<https://secure.hsabank.com/enrollment>).
2. Employee completes and submits the online enrollment application.
3. HSA Bank sets up the account.
4. The employee receives a welcome kit via email.

## Individual Online Enrollment Instructions (Employee)

HSA Bank's Individual Online Enrollment system is a quick and easy way to open an HSA, from any computer at any time. The basic steps of our individual online enrollment system are outlined below.

- Step 1:** Enter HSA Bank's online enrollment page ([www.secure.hsabank.com/enrollment](http://www.secure.hsabank.com/enrollment)).
- Step 2:** Complete and submit the online enrollment application.
- Step 3:** HSA Bank processes the account within one business day. The identity of all applicants is then verified. If we are unable to verify the identity, the applicant will be notified and be asked to provide additional clarifying documents. When the applicant's identity is verified, HSA Bank opens the account.
- Step 4:** A welcome kit arrives by email. If ordered, checks and debit cards will arrive within 7-10 business days.

The screenshot shows a web form with the following sections:

- General Information:** First Name, Last Name, Date of Birth, Social Security Number, Street Address, City, State, Zip Code, P.O. Box, P.O. Box City, State, Zip Code, County, Preferred Mailing Method (Street Address or P.O. Box), Home Phone Number, Business Phone Number, Email Address, I.D. Type, I.D. Number.
- Employer Information:** Are you a U.S. Citizen? (Yes/No), Employment status (Employed, Self-employed, Not Employed), Employer Name, Employer City, Employer State, Job Title/Profession, Industry, Income Range.

Small text at the bottom: "Note: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account we will need you and your authorized signer to provide name, street address, date of birth and other information that will allow us to identify you and your authorized signer. We may also ask to see your driver's license or other identifying documents. If your identity cannot be authenticated, or your application is incomplete, your account will be opened in a frozen status."

## Basic Enrollment Requirements

To complete HSA Bank's Individual Online Enrollment application, your employees will need to provide their:

- Name
- Social Security Number
- Date of Birth
- Street Address (*cannot be P.O. Box*)
- Citizenship Status
- Employer Information
- Job Title

If your employee has opted to give access to an Authorized Signer, or spouse, he/she will need their:

- Name
- Social Security Number
- Date of Birth
- Street Address (*cannot be P.O. Box*)

The screenshot shows the "Step 2: HSA Account Options" section of the enrollment form. It includes the following options:

- Order Checks and Deposit Tickets:** Check the box to the left if you would like to order 50 duplicate checks, including 10 deposit tickets, at a cost of \$7.95 to be used for normal distributions only. (Check printing fee is non-refundable once the checks have been ordered.)
- Order Debit Card:** Check the box to the left if you would like to order 1 FREE Visa® debit card issued in your name for your account to be used for normal distributions only.
- Receive Investment Information:** Check the box to the left if you would like to receive Brokerage Information to allow you to invest your HSA Savings in stocks, bonds or mutual funds. (Item FDIC Insured: Stocks, Bonds and Mutual Fund Options)
- Sign-up for Internet Banking:** Check the box to the left if you would like to automatically sign-up for our Internet Banking service. You must enter a username and password for your account if you choose this option. Your Internet Banking account will be activated within one business day. By signing up for Internet Banking, you agree and to all terms and conditions as indicated in our Online Banking Agreement.

At the bottom, there is a field for "Select a Username:" followed by a text input box and "(No Spaces)".

## Electronic File Enrollment

The electronic file enrollment process allows HSA Bank to open an account based on an electronic file and the employer or third-party demonstrating the employee's intent to open an HSA. Once HSA Bank has received the electronic file and verified each employee's identity, the account will be opened. The electronic file must contain each employee's name, date of birth, address, social security number, citizenship, and employment status.

The steps for setting up and enrolling employees using the Electronic File Enrollment method are:

### Employer Set-up

- Step 1:** Contact Business Relations to initiate the Electronic File Enrollment method.
- Step 2:** The employer creates a sample enrollment file and provides the file to HSA Bank.
- Step 3:** HSA Bank approves the enrollment file format or provides the employer with changes that must be made to have the enrollment file format approved.
- Step 4:** Once the enrollment file format is approved, HSA Bank provides the employer with the FTP transmission information.
- Step 5:** Enrollment files can be transmitted.

### Enrollment

- Step 1:** The employer completes the enrollment file information and provides the "intent" to open the HSA. The information that is required for the enrollment file is the employee's name, street address, date of birth, social security number, employer, job title and citizenship status.
- Step 2:** The employer or third-party creates the enrollment file.
- Step 3:** The enrollment file is uploaded to HSA Bank's FTP server.
- Step 4:** HSA Bank sends an email confirmation to confirm the file has been received.
- Step 5:** HSA Bank opens the HSA after the employee's identity is verified.

## Paper Enrollment

You may also choose to have your employees complete and submit a paper application to setup the HSA. HSA Bank recommends that you pre-fill the applications with your Federal Tax Identification Number or provide it to your employees to include on the paper application. This will allow HSA Bank to properly track your group. Paper applications require two to three business days to process after receipt by HSA Bank.

### Paper Enrollment Instructions (Employee)

**Step 1:** *Complete the application.* Enter the Personal Information that pertains to you, the accountholder. Also complete the HSA Account Options, Type of Initial Deposit and Eligibility Requirements sections.

**Step 2:** *Decide if you would like anyone else to have access to your HSA.* If you would like to give another party access to your HSA, complete the Authorized Signer section.

**Step 3:** *Decide if you would like to designate a beneficiary.* If you would like to designate a beneficiary, complete the Designation of Beneficiary section.

**Step 4:** *Sign the application.* Paper applications must also have your signature. If you have opted to include an Authorized Signer, that person must also sign the application.

Any applications that are not completely filled out will be returned. Once HSA Bank has received the completed application, the account will open in 2 – 3 business days. Within 7 - 10 business days you can expect to receive your account welcome kit. Other materials will be sent separately as requested.

## Invoicing

HSA fees can either be directly debited from your employees' HSAs or HSA Bank can invoice you. You have the option of prepaying fees, or being invoiced on a monthly basis. HSA Bank charges a monthly account maintenance fee. To discuss customized fee options, contact HSA Bank's Business Relations Coordinators. HSA Bank's invoicing department tracks all fees paid by employers. If you choose to receive invoices for fees, **please remit payment only after receiving the invoice.**

If an employee terminates high deductible health plan coverage or employment with your company, please notify HSA Bank promptly to avoid being invoiced for that employee. If HSA Bank receives notification prior to the 25<sup>th</sup> of the month, we will not invoice you for that employee beginning with the invoice for that month. All invoiced amounts must be paid in full; please do not make adjustments to the invoiced amounts. You can notify HSA Bank by removing the employee on HSA Bank's Employer Administration Area or by completing our *Employee Add/Remove Form* located at [http://www.hsabank.com/forms/employee\\_add.pdf](http://www.hsabank.com/forms/employee_add.pdf).

For questions about fees or invoicing, contact HSA Bank's Business Relations Coordinators.

## Identity Verification

HSA Bank, in compliance with the USA PATRIOT Act, is required to obtain, verify and record information that identifies each person or entity that wishes to open an account. The USA PATRIOT Act helps the government fight the funding of terrorism and money laundering activities. Therefore, when your employees enroll in an HSA, HSA Bank requests their name, street address, date of birth, social security number, citizenship status, and employment details. The employees' information is processed through an automated system, which verifies the identity of your employee.

In the case that the automated system is unable to verify the identity of an employee, HSA Bank will attempt to collect additional forms of identification from you. Acceptable forms of identification.

# Contributions

## Basic Contribution Limits and Guidelines

The IRS determines the maximum amount that can be contributed to the HSA in a calendar year. For 2008, the maximum contribution limit for individual plans is \$2,900 and \$5,800 for family plans. The 2009 limits are \$3,000 for individual and \$5,950 for family coverage. The IRS reviews these limits on an annual basis and adjusts them as needed.

Employees do not need to prorate their contributions so long as they have high deductible health plan coverage on December 1<sup>st</sup> of the year coverage began and they maintain that coverage until December 31<sup>st</sup> of the following year (*see table below*). Employees that change mid-year from single or family coverage to the other will need to prorate based on the IRS determined contribution limits for that level of coverage. If contributions are not prorated and qualifying HDHP coverage ends prior to completion of the required period, excess contributions are subject to income tax and a tax penalty.

Coverage Begins	Coverage Ends	Allowed Contribution, 2007	Allowed Contribution, 2008
1/1/2007	12/31/2007	2007 IRS maximum	\$0
7/1/2007	12/31/2008	2007 IRS maximum	2008 IRS maximum
7/1/2007	4/1/2008	6/12 of 2007 IRS maximum	3/12 of 2008 IRS maximum
11/1/2007	11/1/2008	2/12 of 2007 IRS maximum	10/12 of 2008 IRS maximum

All contributions, regardless of their source (you, your employee, and IRA rollovers) count toward the contribution limit. Since you and your employees can make contributions to the HSA, it is important to coordinate contributions to avoid excess contributions and tax penalties.

As of January 1, 2007, you have the option to roll HRA or FSA funds into your employees' HSAs on a one-time-only basis, which provides your employees with funds for medical expenses from day one. If your FSA plan allows FSA extensions, your employees can contribute to the HSA if the FSA balance is zero on January 1<sup>st</sup> or if the FSA balance was rolled over to an HSA prior to January 1<sup>st</sup>. Consult your tax advisor or the IRS for details and reporting requirements in regard to taxation, fund rollovers and other stipulations.

The IRS allows individuals that are age 55 or older, and not enrolled in Medicare, to make catch-up contributions to their HSAs. **In 2008, the catch-up contribution limit is \$900. The catch-up contribution amount will increase to \$1000 in 2009.**

### Comparable Contributions – IRS Guidelines

According to the IRS, your contributions to employee HSAs must be comparable between all eligible employees. The comparability testing period is based on a calendar year and determined on a monthly basis. Contributions are comparable if they are either:

1. The same amount, or
2. The same percentage of the annual contribution limit.

#### Example: Health plan / Employee Status

*This table displays a sample of comparable contributions, based on the comparability rules in effect as of January 1, 2007, in one scenario with full-time and part-time employees.*

Full Time:	Family							
	Single		Self Plus One		Self Plus Two		Self Plus Three	
	HCE	Non-HCE	HCE	Non-HCE	HCE	Non-HCE	HCE	Non-HCE
Same Dollar	\$100	\$150	\$100	\$150	\$100	\$150	\$100	\$150
Escalating Dollar	\$50	\$75	\$100	\$150	\$300	\$400	\$500	\$600
% of Limit	50%	60%	30%	40%	60%	70%	90%	100%
Part Time:	Family							
	Single		Self Plus One		Self Plus Two		Self Plus Three	
	HCE	Non-HCE	HCE	Non-HCE	HCE	Non-HCE	HCE	Non-HCE
Same Dollar	\$50	\$75	\$50	\$75	\$50	\$75	\$50	\$75
Escalating Dollar	\$50	\$75	\$50	\$75	\$150	\$200	\$250	\$300
% of Limit	25%	30%	15%	20%	30%	35%	45%	50%

The single and family categories are tested for comparability separately. The family categories of self plus one, self plus two and self plus three or more are tested separately. However, if you contribute to these categories, you may not contribute less to the self plus three or more category than is being contributed to the self plus two category, and the self plus two category may not be less than the self plus one category.

As of January 1, 2007, the IRS allows an employer to make additional contributions to non-highly compensated employees' (Non-HCE) (defined under Code § 414(q)) HSAs as an exception to the comparability rules. However, the additional contributions must be comparable to all lower-paid employees.

**The comparability rules do not apply to your contributions made through a Section 125 cafeteria plan. You may make matching contributions through a Section 125 cafeteria plan (non-discrimination rules apply).**

## Employer Contribution Options

You can make contributions to your employee HSAs through the following options: [Group Online Contributions](#), [Electronic File Uploads](#), [ACH direct](#), or [check](#). When selecting your contribution option you should consider the size of your group, frequency of contributions, and lead time needed.

## Group Online Contribution

You can use our Group Online Contribution tool to send contributions via the Internet. Once you have signed up, you can log into HSA Bank's Employer Site and submit one-time or recurring employee pre-tax, employee after-tax, and employer contributions at the same time.

- ◆ **Employee pre-tax** – For employers with a Section 125 cafeteria plan, employee HSA contributions can be made on a pre-tax basis.
- ◆ **Employee after-tax** – Employee HSA contributions can be made on an after-tax basis.
- ◆ **Employer** – You may make HSA contributions to your employees' HSAs.

To sign up for group online contributions, complete the Group Online Contribution Form and ACH Agreement at ([http://www.hsabank.com/forms/group\\_online\\_contributions.pdf](http://www.hsabank.com/forms/group_online_contributions.pdf)). If you have not previously signed up for the Employer Site, please contact a Business Relations Coordinator for assistance.

## Features Overview

HSA Bank's Group Online Contributions system has many features that make using the system and contributing to your employees' HSAs faster and more convenient.

### Automatic Fill-Down

HSA Bank's convenient fill down feature allows you to enter a contribution amount one time and fill in that contribution amount for all employees.

### Confirmation Notices

HSA Bank sends you a confirmation once the transfer has taken place. For recurring contributions, HSA Bank will send a confirmation each time the contribution is made.

### Contribution Templates

You can use a completed contribution from the Contribution History section as a template to create a new contribution. All the information from the archived contribution is included in the new contribution. Simply select a new start date and make any other necessary changes.

### Optional Dual Control

HSA Bank allows you to select a dual control option to verify the initial user set-up to the correct accounts with the correct amounts. Dual control requires one user to set-up the contribution, and a second user to review, verify and approve the contribution. The instructions for dual control are available on page 3 of this instruction booklet.

### Request Contribution Limit Change

HSA Bank limits the amount you can contribute to your employees' HSAs on a given day. You may request that HSA Bank review your contribution limit by completing the Group Online Contribution Maintenance Form. Once the form is

Bank Information		
To update your banking information or request an increase to your contribution limit, please <a href="#">click here</a> .		
Bank Name	Account Number	Daily Contribution Limit
Your Bank	XXXXXXXX	\$300.00
<a href="#">Home</a>		

completed and signed, fax it to HSA Bank's Business Relations at (920) 803-4184 or mail it to HSA Bank, P.O. Box 939, Sheboygan, WI 53082. The form is available for download under the *Banking Information* heading on the Group Online Contributions main page.

### Change Banking Information

You can change your banking information by completing HSA Bank's Group Online Contribution Maintenance Form. Once the form is completed and signed, fax it to HSA Bank's Business Relations at (920) 803-4184 or mail it to HSA Bank, P.O. Box 939, Sheboygan, WI 53082. The form is available for download under the *Banking Information* heading on the Group Online Contributions main page.

## Accessing Group Online Contributions

HSA Bank's Group Online Contributions system is available through our Employer Administration Area, which you were given access to when you signed up with HSA Bank.

### Sign-up Process

During the five-step process of setting up your company with HSA Bank, you also may have completed HSA Bank's Group Online Contribution Form and ACH Origination Agreement. If you have not completed the forms, you may download them at [http://www.hsabank.com/forms/group\\_online\\_contributions.pdf](http://www.hsabank.com/forms/group_online_contributions.pdf) and fax the completed forms to Business Relations at (920) 803-4184. Once the Group Online Contribution Form and ACH Origination Agreement are received, HSA Bank will contact you when contributions can be initiated.

### Accessing Group Online Contributions

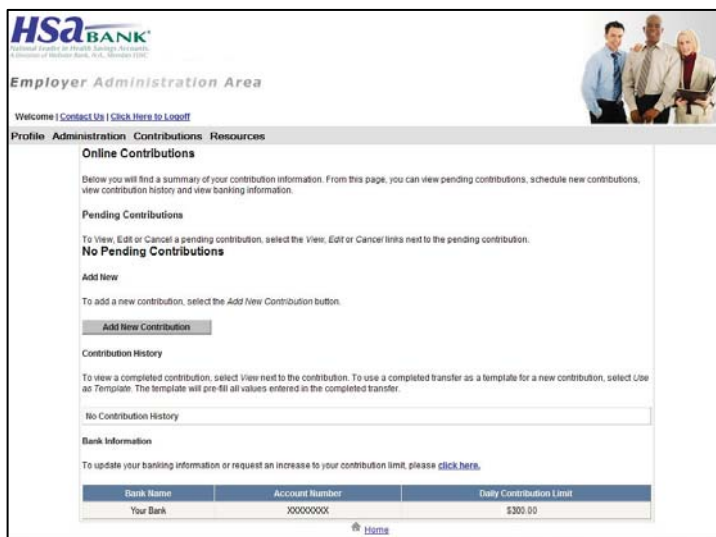
Once you log into the Employer Administration Area, select *Online Contributions* from the Contributions navigation menu. Once you have accessed Group Online Contributions, you can view pending contributions, add a new contribution, view your contribution history, and verify your bank information.

## Group Online Contributions Instructions

### Add a New Contribution

After logging into the Employer Administration Area and navigating to HSA Bank's Group Online Contributions main page, follow the steps below to add a new contribution.

- Step 1:** Click on the *Add New Contribution* button
- Step 2:** Name the contribution
- Step 3:** Select the frequency of the contribution (one-time and recurring options available). The frequency options are listed below:
  - Once** – A one-time contribution is made on the date selected by you
  - Weekly** – A recurring contribution is made each week on the day of the week selected by you
  - Every other week** – A recurring contribution is made every 14 days (or the next business day) of the initial date selected by you
  - Twice a month** – A recurring contribution is made on the 15<sup>th</sup> of the month (or the next business day) and 15 days from when that contribution posts
  - End of month** – A recurring contribution is made on the last business day of each month
  - Monthly** – A recurring contribution is made each month on the date (or the next business day) selected by you
  - Quarterly** – A recurring contribution is made every 90 days (or the next business day)
  - Yearly** – A recurring contribution is made each year on the date (or the next business day) selected by you
  - Daily** – A recurring contribution is made each business day
- Step 4:** Enter a start and end date for the contribution



**Step 5:** Input the amount to be contributed to each employee's HSA. HSA Bank's Group Online Contributions system allows you to classify your contributions as Employee (used for after-tax dollars), Employee Pre-tax and/or Employer. The purple arrow next to these three column headers is the automatic fill-down feature noted on page 12.

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A Division of Webster Bank, N.A., Member FDIC

**Employer Administration Area**

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**Profile Administration Contributions Resources**

### Add Contribution

Please complete the information below to schedule your contribution. All transfers begin processing as of 2:00 p.m., CST, one business day before the transfer is scheduled to post to the employees' accounts. Once the transfer has begun processing, you will not be able to edit or cancel the transfer.

- Enter Contribution Name:** The *Contribution Name* is used to help you identify a specific transfer. You may want to include the date and/or frequency to help identify the transfer.
- Select Frequency:** You can determine if you want a one-time or recurring transfer.
- Select Start Date and End Date:** The start date is the first date you would like funds to post to your employees' accounts, while the end date is the last date you want funds to post. If you do not select an end date, the transfer will continue until you edit or cancel the transfer.
- Enter Contribution Amounts:** You are provided with three columns for contributions - Employee (used for after-tax dollars), Employee Pre-tax and Employer. If the same amount applies to all employees, use the fill down feature.

Once you have completed all required information, please click *Next* to confirm the transfer. A subtotal of each contribution type and overall total will be displayed on the next page.

Prior Year:  Contribution Name:  Frequency:  Start Date:  End Date:

Name	SSN	Employee <input checked="" type="checkbox"/>	Employee Pre-tax <input checked="" type="checkbox"/>	Employer <input checked="" type="checkbox"/>
Public, John Q	XXX-XX-XXXX	\$0.00	\$0.00	\$0.00
Doe, Jane	XXX-XX-XXXX	\$0.00	\$0.00	\$0.00

**Step 6:** Review the contribution. If the contribution is correct, click on the checkbox under the heading **ACH Authorization** and then click the *Confirm* button. If additional edits are required, click the *Edit* button and make the necessary edits. If you no longer wish to submit the contribution, click the *Cancel* button.

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### Online Contribution Confirmation

Please verify that the information listed below is correct and print this page for your records. If all information is correct, check the ACH authorization box and click *Submit* at the bottom of the page. If you would like to make changes to the file, click *Edit*. If you no longer wish to submit this file, click *Cancel* and you will return to the main contribution page.

All transfers begin processing as of 2:00 p.m., CST, one business day before the transfer is scheduled to hit the employees' accounts. Once the transfer has begun processing, you will not be able to edit or cancel the transfer.

**Contribution Transfer Summary**

Transfer Name	Frequency	Transfer Start Date	Next Transfer Date	Transfer End Date	EE Total	EXTotal	ERTotal	Total
Test Contribution	Once	XX/XX/XXXX	XX/XX/XXXX	XX/XX/XXXX	\$0.00	\$100.00	\$100.00	\$200.00

**Contribution Detail**

Name	SSN	Employee	Employee Pre-tax	Employer
Public, John Q	XXX-XX-XXXX	\$0.00	\$50.00	\$50.00
Doe, Jane	XXX-XX-XXXX	\$0.00	\$50.00	\$50.00

**ACH Authorization - REQUIRED**

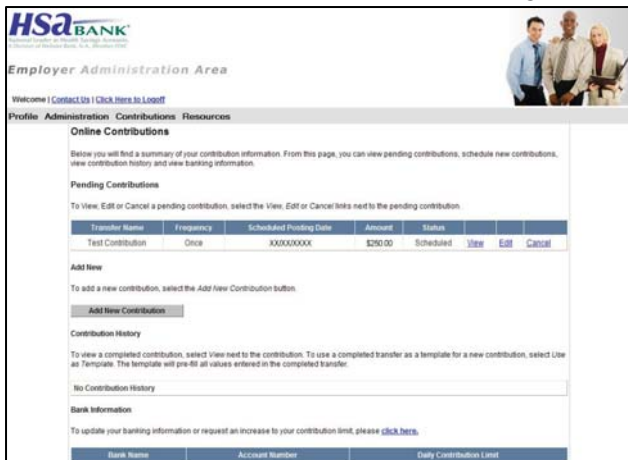
On behalf of my company, I authorize HSA Bank to adjust any recurring contribution files when an employee either closes their account or I notify HSA Bank to remove that employee from the company's list. No additional authorization will be needed.

[Home](#)  
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## Edit a Scheduled Contribution

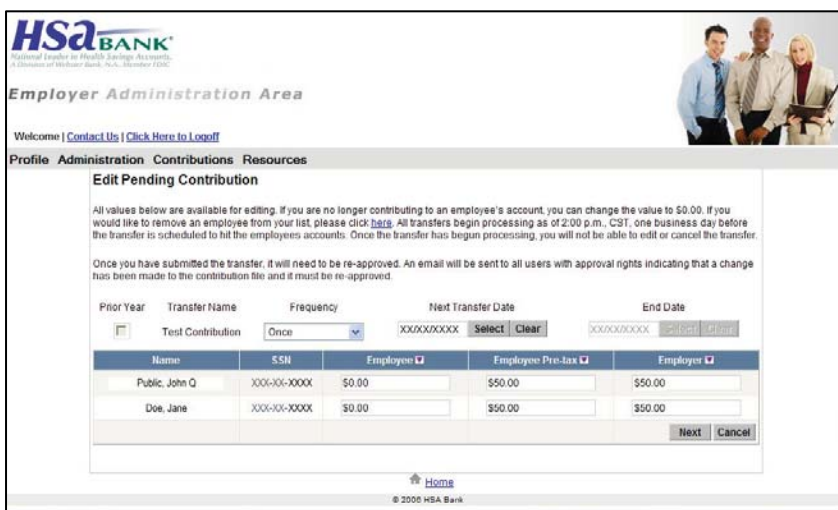
Once you have scheduled a contribution using HSA Bank's Group Online Contribution system, you can still make edits until 2:00 p.m., CT, on the business day prior to the contribution start date. Below are step-by-step instructions on how to edit a scheduled contribution.

**Step 1:** Locate the contribution to edit in the Pending Contribution table.



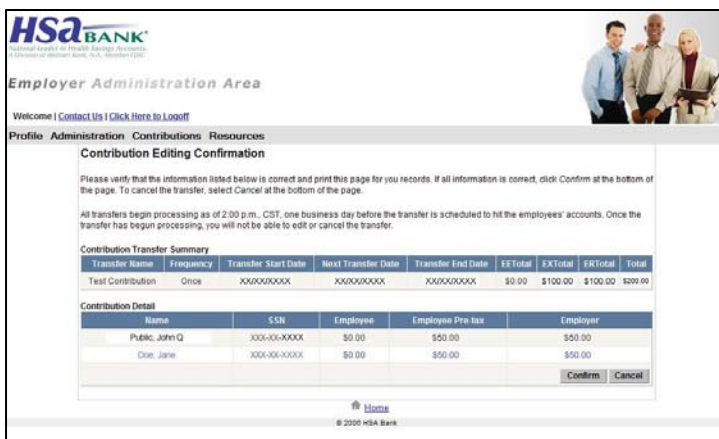
**Step 2:** Click on the *Edit* link.

**Step 3:** Make the necessary edits and click *Next*.



**Step 4:** Review the contribution to ensure all edits have been made.

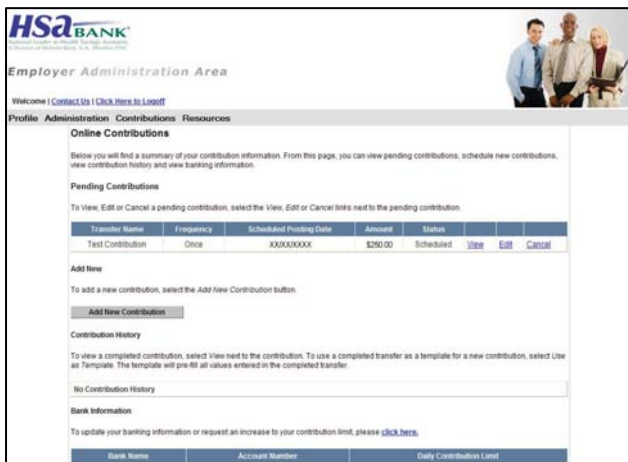
**Step 5:** If the contribution is correct, click the *Confirm* button. If additional edits are required, click the *Cancel* button and make all necessary edits.



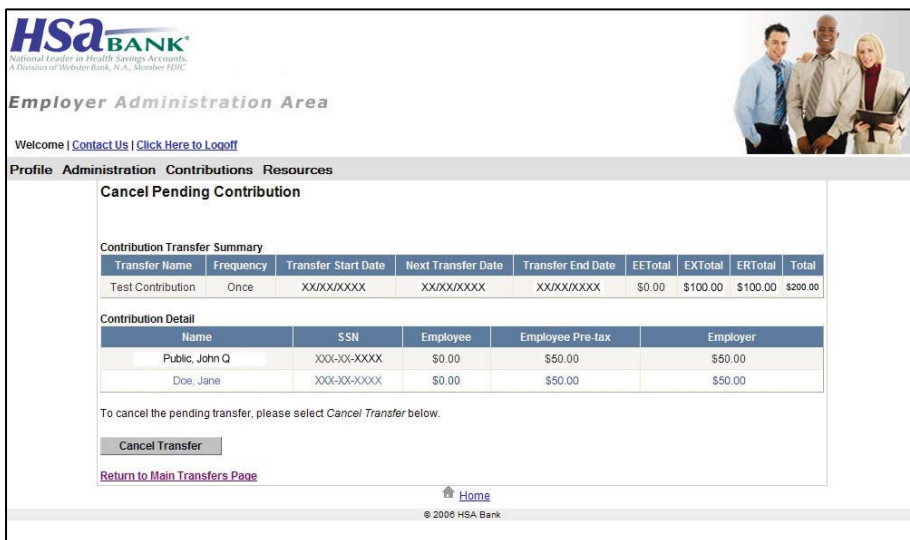
## Cancel a Scheduled Contribution

Once you have scheduled a contribution using HSA Bank's Group Online Contribution system, you can cancel the scheduled contribution until 2:00 p.m., CT, on the business day prior to the contribution start date. Below are the steps required to cancel a scheduled contribution.

- Step 1:** Locate the contribution to cancel in the Pending Contribution table.
- Step 2:** Click on the *Cancel* link.



- Step 3:** Confirm that the contribution selected is the contribution to cancel and click *Cancel Transfer*.

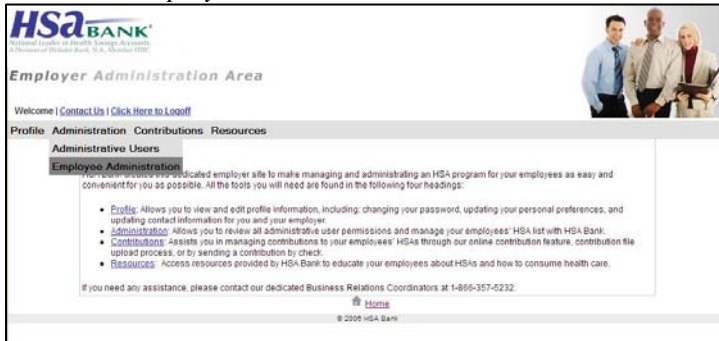


**Note:** Once a scheduled contribution is cancelled, it can be viewed in the Contribution History table.

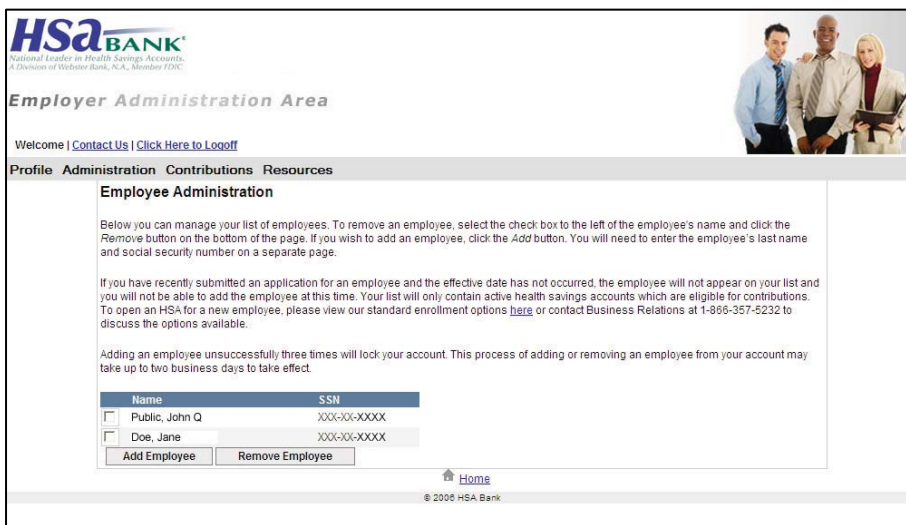
## Add an Employee

HSA Bank makes adding employees to and removing employees from the Group Online Contribution system seamless through our employer site.

**Step 1:** Select the *Employee Administration* link from the Administration navigation menu.

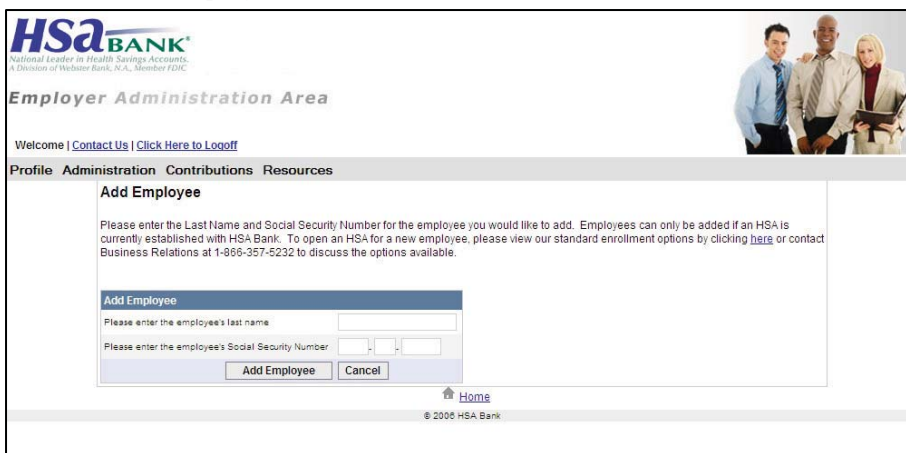


**Step 2:** Click on the *Add Employee* button at the bottom of your employee list.



**Step 3:** Enter the employee's last name and Social Security Number.

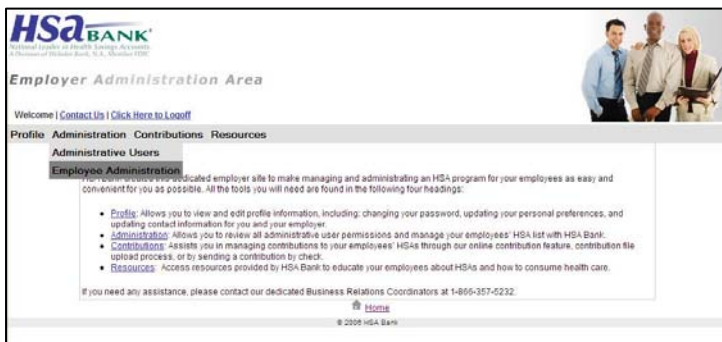
**Step 4:** Click on *Add Employee*.



**Note:** Once you have added an employee to your employee list, the employee is also added to any scheduled contributions with a dollar amount of \$0.00. You must edit any scheduled contributions to make the appropriate contribution to the newly added employee.

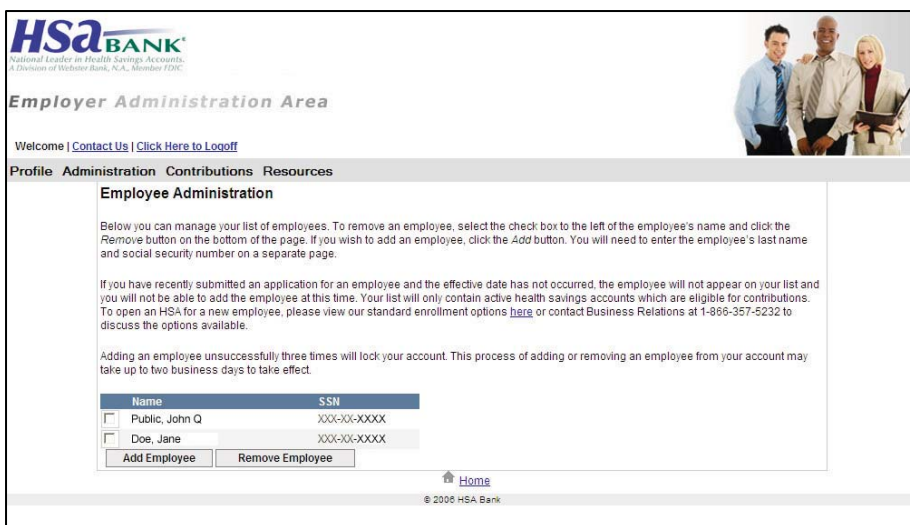
## Remove an Employee

**Step 1:** Select the *Employee Administration* link from the Administration navigation menu.

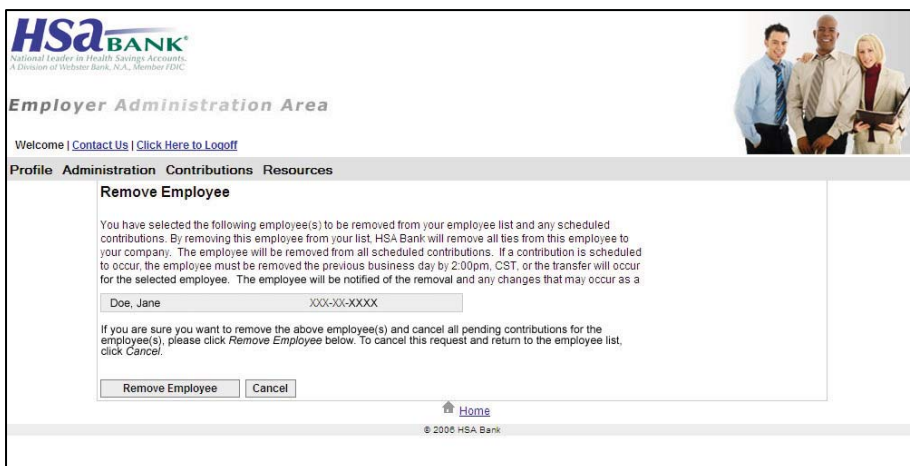


**Step 2:** Check the box in front of the employee(s) to remove from your employee list.

**Step 3:** Click on the *Remove Employee* button at the bottom of your employee list.



**Step 4:** Verify the employee to remove and click on *Remove Employee*.



**Note:** Removing an employee from your employee list will remove the employee from all pending or scheduled transfers. All account ties will be removed and the employee will be contacted regarding any changes to the account. If you would like to remove the employee only from a pending or scheduled transfer, use the *Edit a Scheduled Contribution* feature and set the employee's dollar value to \$0.00.

## Optional Dual Control Instructions

HSA Bank's Group Online Contribution system offers an optional dual control feature. The dual control feature requires two users to schedule a contribution, one user to create the new contribution and another to review, verify and approve the contribution. Below are step-by-step instructions for each user when the dual control feature is selected.

### Add a New Contribution (Initial User)

- Step 1:** Click on the *Add New Contribution* button
- Step 2:** Name the contribution
- Step 3:** Select the frequency of the contribution (onetime and recurring options available)
- Once* – A one-time contribution is made on the date selected by you
- Weekly* – A recurring contribution is made each week on the day of the week selected by you
- Every other week* – A recurring contribution is made every 14 days (or the next business day) of the initial date selected by you
- Twice a month* – A recurring contribution is made on the 15<sup>th</sup> of the month (or the next business day) and 15 days from when that contribution posts
- End of month* – A recurring contribution is made on the last business day of each month
- Monthly* – A recurring contribution is made each month on the date (or the next business day) selected by you
- Quarterly* – A recurring contribution is made every 90 days (or the next business day)
- Yearly* – A recurring contribution is made each year on the date (or the next business day) selected by you
- Daily* – A recurring contribution is made each business day
- Step 4:** Enter a start and end date for the contribution
- Step 5:** Input the amount to be contributed to each employee's HSA.
- Step 6:** Review the contribution. If the contribution is correct, click on the checkbox under the heading *ACH Authorization* and then click the Confirm button. If additional edits are required, click the Edit button and make the necessary edits. If you no longer wish to submit the contribution, click the Cancel button.
- Step 7:** Upon submission of the contribution, an email is sent to all administrative users with contribution permissions.

*Note: HSA Bank's Group Online Contribution system allows you to classify your contributions as Employee (used for after-tax dollars), Employee Pre-tax and/or Employer.*

### Approve/Reject a Scheduled Contribution (Second User)

- Step 1:** Locate the contribution to review in the Pending Contribution table.
- Step 2:** Click on the *Approve* link next to the pending transfer.
- Step 3:** Review the contribution amounts and recipients.
- Step 4:** Click on the *Approve* or *Reject* button.

*Note: You cannot make edits to the contribution if you click on the Reject button. For minor edits, do not reject or approve the contribution. Contact the Initial User to make the edits to the contribution and then repeat the Approve/Reject process.*

If the contribution is approved, the status changes from Pending Approval to Scheduled and remains in the Pending Contribution table until the transfer takes place. If the contribution is rejected, the status changes from Pending Approval to Rejected and moves to the Contribution History table. If the contribution is not approved by 2:00 p.m., CST, one business day prior to the scheduled posting date, the contribution status will change to Expired and will not be processed.

## Electronic File Upload with Wire/ACH Transfer

The Electronic File Upload with Wire/ACH Transfer contribution option enables you to make contributions to your employees' HSAs. Wires or ACH transactions are sent to a clearing account with HSA Bank. Wires and ACH transactions must be accompanied by a pre-approved electronic contribution file, which directs HSA Bank on how to allocate the funds between employees.

**Note:** *If the file has any errors, an error message will appear in red. The file does not upload if an error occurs.*

### Getting Started

- Step 1:** Contact a Business Relations Coordinator at (866) 357-5232 to setup a clearing account.
- Step 2:** The file can be submitted through HSA Bank's FTP server or *Employer Administration Area*. If you are using the FTP server, HSA Bank will provide you with the appropriate information. If you are uploading the file using the *Employer Administration Area*, login to the site. Click on the *Electronic File Transmission* tab from the *Contributions* menu.
- Step 3:** Upload an electronic contribution test file. HSA Bank will then process the test file to ensure a clearing account exists for you and the file format is accepted.
- Step 4:** Once the electronic contribution test file is approved, HSA Bank will email you with permission to begin uploading electronic contribution files.

### Making Contributions

Once you have permission to upload electronic contribution files, you can begin contributing to your employees' HSAs. To make a contribution, upload the electronic contribution file and send a correlating wire or ACH to HSA Bank. HSA Bank will then distribute the funds to the individual HSAs as directed by the contribution file.

### Check

You can make a contribution by sending a check accompanied by the Employer Contribution Form, which should list the name, account number or Social Security Number, and amount being contributed for each employee with an HSA. Contributions made by your employees through a payroll deduction or a Section 125 plan may also be listed on this form. Contributions made by check will generally take longer to post to your employee accounts than the other contribution options.

The Employer Contribution Form is available at [http://www.hsabank.com/forms/employer\\_contribution.xls](http://www.hsabank.com/forms/employer_contribution.xls).

## ACH Direct

You can utilize your current payroll provider to make contributions directly to your employees' accounts. Our ACH instructions outline how to properly code each contribution entry.

### ACH Process Instructions

Through HSA Bank's Direct ACH option, you are able to utilize your current payroll service or vendor to make contributions to your employee's health savings accounts. As an added benefit, HSA Bank has developed a tracking mechanism to distinguish between employer, employee pre-tax through a cafeteria plan, and employee after-tax contributions.

### ACH Format Requirements as defined by NACHA (*National Automated Clearing House Association*)

*Taken from the WACHA (Wisconsin Automated Clearing House Association) Operating Rules, Appendix two, Subsection 2.1.16.*

Field	1	2	3	4	5	6
<b>Data Element Name</b>	Record Type Code	Transaction Code	Receiving DFI Identification	Check Digit	DFI Account Number	Amount
<b>Field Inclusion Requirement</b>	M	M	M	M	R	M
<b>Contents</b>	'6'	Numeric	TTTTAAAA	Numeric	Alphanumeric	\$\$\$\$\$\$c¢
<b>Length</b>	1	2	8	1	17	10
<b>Position</b>	01-01	02-03	04-11	12-12	13-29	30-39

Field	7	8	9	10	11
<b>Data Element Name</b>	Individual ID Number	Individual Name	Discretionary Data	Addenda Record Indicator	Trace Number
<b>Field Inclusion Requirement</b>	O	R	O	M	M
<b>Contents</b>	Alphanumeric	Alphanumeric	Alphanumeric	Numeric	Numeric
<b>Length</b>	15	22	2	1	15
<b>Position</b>	40-54	55-76	77-78	79-79	80-94

## What does HSA Bank Need?

**Field 1, 4, 7, 10, & 11**

Complete fields 1, 4, 7, 10, & 11 as required for file processing.

### Field 2: Transaction code

The transaction code should be set to SAVINGS CREDIT.

### Field 3: Receiving DFI Identification

HSA Bank's DFI or routing number is 075907947

### Field 5: DFI Account Number

The DFI Account Number is the individual's health savings account number. The account number can be obtained from the employees directly or you can make arrangements with HSA Bank to obtain the account numbers in coordination with your group's enrollment.

### Field 6: Amount

The amount should only include the amount of the contribution from the specific source. If contributions are being made by both the employee and employer, you will need to include two separate entries with the specified amount for each.

### Field 8: Individual Name

The individual name is the name of the employee/accontholder.

### Field 9: Discretionary Data

This field is in the Entry Detail Record and allows financial institutions to include codes, of significance only to them, to enable specialized handling of the entry. There will be no standardized interpretation for the value of this field.

The discretionary data field is used by HSA Bank to

determine the type of contribution being made. The table to the right provides a list of codes for field 9 based on the type of contribution and year of contribution.

Type	Code for Field 9 (Current Year Contribution)	Code for Field 9 (Prior Year Contribution)
Employer	ER	PR
Employee Pre-tax (through Cafeteria Plan)	EX	PX
Employee After-tax	EE	PE

## HSA Program Design Considerations

Health savings accounts (HSAs) provide your employees with many great benefits, such as tax savings, additional retirement savings and control of their healthcare. HSAs benefit you as well by reducing your health plan premium expenses and payroll taxes through contributions to your employees' HSAs. However, the benefits HSAs offer you and your employees will most likely go unrealized unless your HSA program is designed to encourage participation.

### Program Design Tips

Below are several tips that can help you design a successful HSA program:

#### Consumer Directed Health Plan (CDHP) & HSA

According to an April 2006 article in *HR Solutions Today*, annual premium costs of CDHPs average 33% less than non-CDHP. Incentives for selecting a CDHP and determining how much of your premium savings to put back into your HSA program are key to its successful design.

- Offer to pay a higher percentage of the premium on the CDHP
- Ease financial concerns by providing two CDHP deductible levels
- Pay the initial set-up and monthly fees of the HSA
- Contribute to your employees' HSAs

#### Education & Communication

HSAs are relatively new, so education is extremely important. In a survey of HSA Bank's employer relationships, employers that spent more than one hour educating their employees about HSAs experienced 19.2% greater acceptance.

- Educate your employees and their spouse (when applicable)
- Utilize HSA Bank's Employer Communications Program, which provides:
  - Timely and relevant communications to distribute to employees
  - Webcasts and Adobe® Flash presentations available for download

### Program Design Examples

#### Premium Concerns

Addresses employees that place a high value on having low premium costs.

- Pay 80-100% of employee premiums towards an CDHP
- Offer several deductible options to ease the transition to HSA plans (Ex: \$1,200 & \$2,500 individual deductible levels)

#### Deductible Concerns

Addresses employees that are concerned about high deductibles.

- Contribute 50-100% of the CDHP deductible to the HSA
- Pay the applicable set-up and monthly fees associated with the HSA

#### Combination

Addresses employees that place a high value on having low premium costs.

- Pay 75-100% of employee premiums towards an CDHP
- Contribute 30-60% of the CDHP deductible to the HSA
- Pay applicable set-up & monthly fees for the HSA

### Program Design and Communication Worksheet

HSA Bank developed a worksheet that can assist you in designing your HSA program and communication strategy. Specific recommendations regarding program design and tips for communicating the HSA offering are created from your answers to a series of questions. The questions cover topics such as the number of people your company employs, other non-HSA compatible plans you are offering for the benefits period, your objectives for offering the HSA plan, your premium costs and the amount you plan to contribute to your employees' HSAs. The worksheet is available at <http://www.hsabank.com/hsaprogramdesign.aspx>.

## Webster Bank Case Study

HSA Bank's dedication to account-based health care since 1997 and working with thousands of employer relationships developed an understanding for designing successful health savings account (HSA) programs for small business, mid-sized companies and large corporations.

Below is an example of HSA Bank's experience and expertise helping a company design a highly successful HSA program.

### HSA Program Design Features

#### Incentives

- Promote and link health and wellness program.
- In 2007, Webster contributed \$150 for completing an initial health assessment survey and \$350 for completing the fitness incentive program.
- Preventive health services (physicals, immunizations and vaccinations, mammography, OB/GYN exams, and colonoscopies) have first dollar coverage.

#### Communication

- Overcoming misconceptions about high deductible health plans (HDHPs) by employees (and as importantly, their spouses) was a major communications challenge.
- An extensive communication campaign was conducted in the months leading up to open enrollment for 2005, and each year thereafter.
- Employee meetings & webcasts
- Home mailings (to reach the spouse) provided examples of how employees can save money and “worst case cost scenarios” in the event of catastrophic medical expenses
- Online access to health & wellness information, claims & cost data, benefit plan information, WebMD, fitness incentive program.
- After the first year, testimonials by employees enrolled in HDHPs helped dispel many concerns about these plans.

### Results

HSA Bank's recommended plan design lowered employee costs and exposure, even for employees that had high medical expenses.

- The maximum employee cost exposure (employee's premium, deductible amount, coinsurance and company HSA contributions, was reduced 28.6 percent for single coverage and 37.5 percent for family coverage when selecting the HDHP over the traditional plan.

In a 2004-2007 Retrospective Experience Review by Aquarius Capital, Webster Bank had several positive results from offering an HDHP/HSA, including:

- Cost increased about 1% per year compared to a norm of 9%-10% for like benefits.
- Overall cost per employee (net medical expenses plus HSA contributions) decreased an average of 1.1% per year.
- Net expenses per employee for the HDHP/HSA with an employer contribution was nearly 18 percent less than the traditional plan in 2007 (illustrated below).

	2004	2005	2006	2007
Traditional Plan	\$455.30	\$462.12	\$484.76	\$479.23
HDHP/HSA Plan (without an employer contribution)	---	\$339.02	\$374.87	\$291.35
HDHP/HSA Plan (with an employer contribution)	---	\$378.85	\$416.77	\$394.80

HSA Bank's Business Relations Coordinators can help you design your HSA program to maximize your savings and the benefits an HSA can provide your employees. For more details on the services HSA Bank's Business Relations Coordinators can provide for your company, please see page 39.

## Communication Planning

### Employer Communication Kit

Increase your high deductible health plan enrollment by 20% by integrating with HSA Bank. Adding a health savings account option to your benefit plans can save your company money without losing health coverage. A key to a successful HSA program is educating employees. A recent survey of HSA Bank's employer relationships indicated that spending 90 minutes educating employees about HSAs produced a 21.2% higher enrollment rate. This could save you an average of \$30 a month for individual coverage and \$73 a month for family coverage versus a traditional plan (ehealthinsurance.com).

HSA Bank's comprehensive communication kit guides you through the implementation, pre-enrollment education, enrollment instructions, and ongoing communication for your HSA program. The kit combines presentations, printed materials, calculation tools and employer-facilitated memos. The Employer Communication Kit is available for download from HSA Bank's Employer Site and contains the following materials:

#### Employer Welcome Kit

This kit contains information you can utilize to design and manage your HSA program.

- The *Employer Guide* provides in-depth step by step instructions for implementing your HSA plan with HSA Bank
- *HSA Plan Design Tips*
- *Employer Site Instructions*, including an explanation of our employer contribution options

#### Pre-Enrollment Phase

We will provide you with valuable resources to educate your employees prior to enrollment.

- *HSA Fact Sheet*
- *HSA Brochure*
- Web tools, including *Is an HSA Right for Me?* decision tool
- Educational *PowerPoint* and *Adobe Flash*® presentations available for download

#### Enrollment Phase

During the enrollment phase we will keep you and your employees informed.

- Employee communications covering how to enroll and what to expect in the mail
- Samples of employee and employer email notifications
- Sample employee *Welcome Kit*

#### Post Enrollment Phase

Once the account is open, we are committed to educating your employees on their accounts. Monthly communication materials are available for your employees regarding pertinent information to make them better healthcare consumers and to maximize the benefits of their account. These materials are provided by HSA Bank on a monthly basis for distribution to your employees.

## Presentations

HSA Bank offers several different types of presentations, including webinars, Adobe Flash, and PowerPoint.

#### Webinars

HSA Bank offers webinar sessions throughout the year. These sessions focus on HSAs, employer options, and HSA Bank services. Sample topics include:

- Why choose an HDHP and HSA?
- How to design plans
- What is an HSA?
- How to use an HSA

Customized webinars are also available by contacting HSA Bank's Business Relations Coordinators.

#### Adobe Flash Presentations

HSA Bank's Adobe Flash presentations provide general information on HSAs and HSA Bank services. HSA Bank's Adobe Flash presentations are available for download from our website.

**PowerPoint Presentations**

HSA Bank's PowerPoint presentations outline the benefits of HSAs to employers and their employees. An overview of HSA Bank's capabilities and services are also provided.

**Informative Website**

HSA Bank's website is an invaluable educational resource providing information from the basic HSA concept to the actual legislative text that created HSAs. HSA Bank's website has a glossary that defines insurance and banking terminology. The website also provides users with several media, such as PowerPoint and Flash, to learn about HSAs using the method with which they feel most comfortable.

**Online Decision Support Tools****Is an HSA right for me? Calculator**

HSA Bank created a calculator to weigh the benefits and costs of a traditional health plan as compared to an HSA-compatible health plan. The calculator takes the information provided and determines the cost of each plan. It also describes some of the benefits that an HSA plan offers. Alternatively, a hard-copy worksheet is also available for calculations.

**Future Value Calculator**

HSAs provide the funds employees need for their health care expenses of today, or tomorrow. HSA Bank created the Future Value Calculator to estimate the value of employees' HSAs, the tax savings on their contributions, and tax-deferred growth based on the information they enter.

## Employee Features

### Employee Contribution Options

HSA Bank makes it easy for your employees to make contributions. Your employees can contribute to their HSAs through payroll deductions if you offer a cafeteria plan, directly through HSA Bank's online contributions system or by check.

1. **Online contributions:** The online contributions system is available in HSA Bank's Internet Banking system. Prior to making contributions, your employees must link to a bank account in order to transfer funds to the HSA. Instructions for setting-up an external account are available at [http://www.hsabank.com/documents/contribution\\_instructions.pdf](http://www.hsabank.com/documents/contribution_instructions.pdf).
2. **Check:** Your employees can submit a check and contribution form to HSA Bank.

### Account Options

#### Bank Account

All accounts with HSA Bank are opened as interest-bearing bank accounts, which are FDIC-insured through Webster Bank, N.A. The interest is calculated on a daily basis and credited to the accounts monthly. HSA Bank uses a tiered rate structure, with applicable rates determined by the daily balance maintained in the bank account throughout the month. The rates are based on the Annual Percentage Yield (APY) and are subject to change. Fees may reduce earnings. Please refer to [www.hsabank.com](http://www.hsabank.com) for current rates.



#### Investment Accounts

For your employees that would like to invest their HSA funds, HSA Bank offers two self-directed investment options – a TD Ameritrade Corporate Services investment account or Mutual Fund Selection investment account.

#### TD Ameritrade Corporate Services

A TD Ameritrade Corporate Services investment account provides your employees with access to stocks, bonds, and over 11,000 mutual funds. HSA Bank has no minimum account balance requirements for participation in this service. However, TD Ameritrade Corporate Services may have minimum trading requirements for a specified fund or equity. HSA Bank does not charge a fee for this option. Trading fees may be applied by TD Ameritrade Corporate Services.

You or your employees can obtain more in-depth information about the TD Ameritrade Corporate Services investment option at [www.hsabank.com/products/ameritrade.aspx](http://www.hsabank.com/products/ameritrade.aspx).

#### Opening a TD Ameritrade Corporate Services Investment Account

Your employees can open a TD Ameritrade Corporate Services self-directed investment account for their HSA in three steps.

- Step 1:** Go to [www.hsabank.com](http://www.hsabank.com). Under the *Product Services* tab in the main navigation, click on *TD Ameritrade* from the menu under *Investment Options*.
- Step 2:** Complete the TD Ameritrade Corporate Services application, which is available for download at <http://www.hsabank.com/documents/ameritrade.pdf>. Open the PDF version of the application where prompted. Your employees may type their information into the PDF application and print it out, or print the application and hand-write their information.
- Step 3:** Fax or mail the application to HSA Bank. After completing the TD Ameritrade Corporate Services application, your employees may fax it to HSA Bank at 1-920-803-4184 or mail it to the address listed on the application.

After the application has been processed, the employee will receive a TD Ameritrade Corporate Services Welcome Kit within five to seven business days.

## Mutual Fund Selection

A Mutual Fund Selection investment account provides your employees with the option to invest in ten historically high-performing mutual funds. HSA Bank has no minimum account balance requirements for participation in this service. HSA Bank does not charge a fee for this option. The Mutual Fund Selection investment account vendor charges an annual fee of \$24; however, your employees are not charged any trading fees.

You or your employees can obtain more in-depth information about the Mutual Fund Selection investment option at [www.hsabank.com/products/fund\\_selection.aspx](http://www.hsabank.com/products/fund_selection.aspx).

## Opening a Mutual Fund Selection Investment Account

Your employees can open a Mutual Fund Selection Investment Account for their HSA using the following steps.

- Step 1:** Login to HSA Bank's Internet Banking system at <https://secure.hsabank.com/ibanking>. If the employee does not have an Internet Banking login, he or she can sign up for Internet Banking at: [https://secure.hsabank.com/ibanking3/enhanced\\_security/signup\\_new.aspx](https://secure.hsabank.com/ibanking3/enhanced_security/signup_new.aspx).
- Step 2:** Once logged into HSA Bank's Internet Banking system, select the *Investments* link from *Accounts* heading in the main navigation menu.
- Step 3:** Click on the *Investment Options* button at the bottom of the Investments page.
- Step 4:** Click the *Mutual Fund Selection Enrollment* link next to the HSA account number to link the investment account. Within one business day, the employee will receive an email that includes his or her Personal Identification Number (PIN). Your employee will need this PIN to sign into his or her Mutual Fund Selection Investment Account. Then, one or two business days later, the employee will receive another email that provides the account number and information on how to access the investment account.

Investment accounts are not FDIC insured, may lose value and are not a deposit or other obligation of, or guarantee by, the bank. Investment losses which are replaced are subject to the annual contribution limits of the HSA.

## Distributions

HSA Bank provides your employees' with several options to access their funds to pay for qualified medical expenses. The [HSA debit card](#) and the [HSA checkbook](#) provide immediate access to the HSA funds. A [Manual Withdrawal Request](#) can be utilized to withdrawal funds from the account by receiving a check from HSA Bank.

### Qualified Medical Expenses

HSA funds are always tax-free when used to pay for qualified medical expenses. The Internal Revenue Service determines what constitutes a qualified medical expense. A list of qualified medical expenses is available on our website at [http://www.hsabank.com/forms/medical\\_expenses.pdf](http://www.hsabank.com/forms/medical_expenses.pdf).

#### *A partial list of Qualified Medical Expenses includes:*

Chiropractic	Doctor visits	Medications (including some over-the-counter)
Eyeglasses	Operations	Therapy (e.g. psychiatry, physical)
Dental	Certain medical equipment	Coinsurance (patient's portion after deductible)

#### *A partial list of items that are not Qualified Medical Expenses include:*

Weight loss programs	Athletic club membership
Cosmetic surgery	Health programs offered by resort hotels, health clubs & gyms
Scientology® counseling	Special foods and beverages

### Distribution Options

To maximize the convenience of using the HSA, your employees are provided with several ways to access their HSA funds:

1. **Debit card:** HSA Bank offers an HSA Visa® debit card. If ordered at the time of enrollment, the debit card is provided at no charge. A fee may be charged to renew the debit card or if the card is lost or stolen. Please refer to your HSA Bank fee schedule to determine the correct fee.



This card provides access to the HSA funds at point-of-sale and ATM cash withdrawals. Point-of-Sale (POS) purchases can be signature- or PIN-based transactions. The PIN-based and ATM transactions have a fee. Signature-based transactions have no fee. Pharmacies and providers can run the payment like a credit card transaction if a PIN is not entered. Payments made by sending in your card number to the service provider are considered POS withdrawals and do not have a withdrawal fee.

Multi-purse debit card options are currently provided through Evolution Benefits and MBI (a Metavante company). Evolution Benefits provides real-time substantiation of prescription drug transactions. Evolution Benefits has direct data links in place with premier pharmacy benefit managers (PBMs) including Medco Health, Caremark Rx (Advance PCS), Express Scripts, Argus, and MedImpact. Real-time substantiation occurs during the card swipe authorization in the pharmacy prior to the transaction being approved. The Benny™ transaction is matched to the claims data at the point-of-sale; if they match, the card swipe transaction is approved and considered 100% substantiated and requires no further action. MBI supports real-time claim feeds from three of their PBM vendors; Caremark, Express Scripts, and Medco.

2. **Checks:** Your employees can write a check to a provider to pay for qualified medical expenses or reimburse themselves for expenses already incurred. Employees can purchase a book of 50 duplicate checks.
3. **Withdrawal requests:** Your employees can submit a withdrawal request to HSA Bank. HSA Bank will then send the employee a check for the disbursement. HSA Bank charges a fee to process withdrawal request forms.

## **Debit Card and Checks Fraud Protection**

HSA Bank is committed to keeping your employees' HSA funds safe from fraudulent withdrawals and employs several security features for debit cards and checks, including:

### **Merchant Restrictions**

HSA Bank restricts the Visa® debit card to only be accepted at medical service or product providers (doctor's office, pharmacy, medical supply store, etc.) and ATMs.

### **Individual PIN Selection**

Your employees select their own personal identification number (PIN) during the debit card activation process. Additionally, they can change their PIN at any time by calling 866-985-2273 from their home or business telephone.

### **Transaction Amount Limits**

HSA Bank limits all ATM or PIN-based debit card transactions to \$300 per day. Also, all signature-based debit card transactions and check transactions are limited to \$2,000 per day. If your employees require their transaction limit to be increased temporarily, they can contact HSA Bank's Client Assistance Center at 1-800-357-6246, Monday through Friday, 7 a.m. to 9 p.m., CT.

### **Lost or Stolen Debit Card Notification**

If your employee needs to report a lost or stolen debit card, you can contact HSA Bank's Client Assistance Center at 1-800-357-6246, Monday through Friday, 7 a.m. to 9 p.m., CT. If your employee discovered the card lost or stolen outside of HSA Bank's standard business hours, they may contact our debit card processor at 1-800-523-4175.

# Account Access & Maintenance

## Internet Banking (Employee)

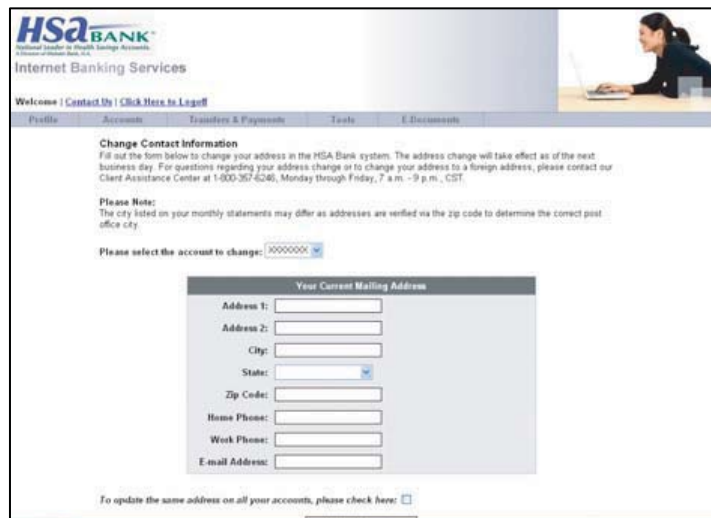
HSA Bank provides your employees with 24 hour-a-day, 7 day-a-week access to their account information through our Internet Banking system. HSA Bank's Internet Banking system allows them to:

- Update your contact information, including your address, phone number and email address
- Change your Internet Banking system password
- View your current account balance, transaction history and check images
- Transfer funds from an external bank account to your HSA
- Transfer HSA funds to and from your HSA brokerage account
- Sign up for email alerts for contributions and distributions
- Download your account information into Microsoft Money or Quicken
- View statements and tax documents electronically
- Access health care resources

Following are step-by-step instructions on how to use HSA Bank's Internet Banking system.

### How to Update Contact Information

- Step 1:** Log into HSA Bank's Internet Banking system.
- Step 2:** Place the mouse over *Profiles* in the main navigation menu to view the drop-down menu. Select *Change Contact Information*.
- Step 3:** Select the account to be updated.
- Step 4:** Enter the new contact information.
- Step 5:** Click the *Update Information* button.



### How to Change the Password

- Step 1:** Log into HSA Bank's Internet Banking system.
- Step 2:** Place the mouse over *Profiles* in the main navigation menu to view the drop-down menu. Select *Change Password*.
- Step 3:** Enter the current password in the *Old Password* field. Then enter a new password into the *New Password* field. Re-enter the new password in the *Confirm Password* field.
- Step 4:** Click *Change Password*.



### How to Access Account Information

- Step 1:** Log into HSA Bank's Internet Banking system.
- Step 2:** Place the mouse over *Accounts* in the main navigation menu to view the drop-down menu. Select *Health Savings Account* or *Investment Accounts*.
- Step 3:** Click the account number to access the account summary.

### How to Set-up and Make Online Transfers

Instructions on how to set-up and make online transfers are available at:

[http://hsabank.com/documents/contribution\\_instructions.pdf](http://hsabank.com/documents/contribution_instructions.pdf).

### How to Sign Up for Email Alerts

- Step 1:** Log into HSA Bank's Internet Banking system.
- Step 2:** Place the mouse over *Tools* in the main navigation menu to view the drop-down menu. Select *E-mail Notifications*.
- Step 3:** Check the box in front of the notifications the employee would like to receive.
- Step 4:** Enter the email address the notifications should be sent to.
- Step 5:** Click the *Submit* button.



### How to Download Account Information

- Step 1:** Log into HSA Bank's Internet Banking system.
- Step 2:** Place the mouse over *Tools* in the main navigation menu to view the drop-down menu. Select *Download Activity*.
- Step 3:** Select the account to download, the program format, start date and end date.
- Step 4:** Click the *Click Here to Download* button.

### How to Access Health Care Resources

- Step 1:** Log into HSA Bank's Internet Banking system.
- Step 2:** Place the mouse over *Tools* in the main navigation menu to view the drop-down menu. Select *Resources*.
- Step 3:** Click the health care resource the employee would like to access.

### How to View Statements Online

- Step 1:** Log into HSA Bank's Internet Banking system.
- Step 2:** Place the mouse over *E-Documents* in the main navigation menu to view the drop-down menu. Select *E-Statements*.
- Step 3:** Select the account to view and click the *Select Account* button.
- Step 4:** Select the month of the statement to view and click the *View Statement* button.



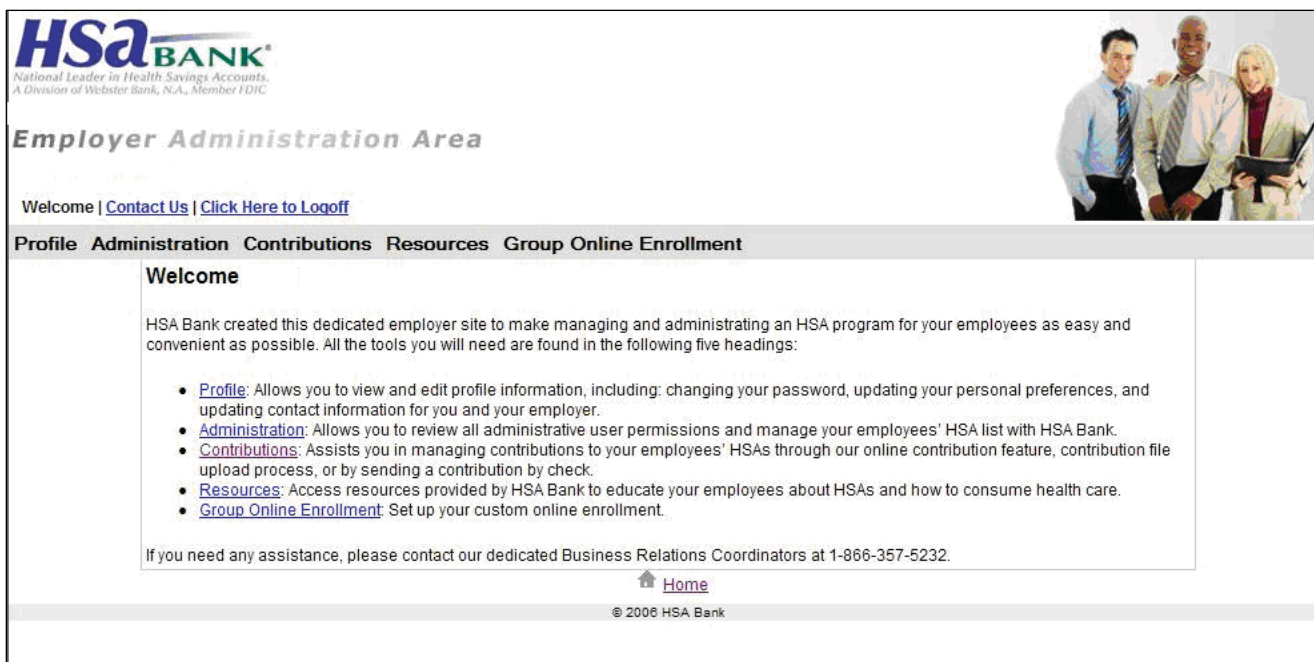
### How to View Tax Documents Online

- Step 1:** Log into HSA Bank's Internet Banking system.
- Step 2:** Place the mouse over *E-Documents* in the main navigation menu to view the drop-down menu. Select *Tax Documents*.
- Step 3:** Select the account to view and click the *Select Account* button.
- Step 4:** Select the link with the year your employee would like to view.

## Employer Administration & Ancillary Options

### Employer Site

**HSA Bank recognizes the role you play in the HSA process.** The employer login section on our website allows you to setup and administer your employees' HSA enrollment, view your employee list, make contributions to your employees' HSAs online, upload contribution data, and sign up for employer updates. You may also download HSA Bank's Employer Communication Kit (*details available on page 26*).



The screenshot shows the HSA Bank Employer Administration Area. At the top left is the HSA Bank logo with the tagline "National Leader in Health Savings Accounts, A Division of Webster Bank, N.A., Member FDIC". To the right is a photograph of three business professionals. Below the logo is the heading "Employer Administration Area" and a navigation menu with links for "Welcome", "Contact Us", and "Click Here to Logoff". A secondary navigation bar includes "Profile", "Administration", "Contributions", "Resources", and "Group Online Enrollment". The main content area is titled "Welcome" and contains a paragraph explaining the site's purpose, followed by a bulleted list of features: Profile, Administration, Contributions, Resources, and Group Online Enrollment. At the bottom of the content area is a "Home" link with a house icon and a copyright notice "© 2006 HSA Bank".

# Customization

## Website & Marketing Material Customization Options

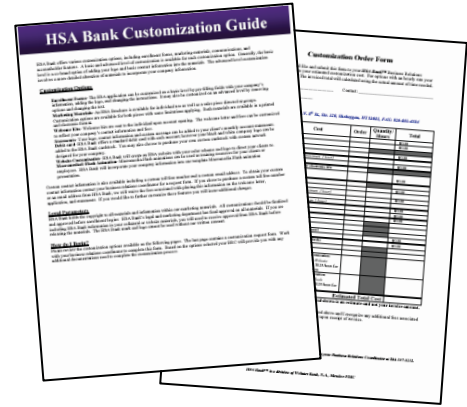
HSA Bank offers many website and marketing material customization options for you to choose from. To assist you on selecting the customization options for your organization, HSA Bank provides a customization guide and order form at [www.hsabank.com/documents/customization\\_guide.pdf](http://www.hsabank.com/documents/customization_guide.pdf).

Applicable customization fees are also listed in the customization guide.

Below are brief descriptions of the customization options we have available:

**Website and hyperlinks:** You have the option of customizing HSA Bank’s informational website and links for certain applications. You are offered three levels of customization for the website and hyperlinks, which are:

1. Tracking
2. Basic customization – includes your logo and color scheme
3. Full customization



For more information on HSA Bank’s website and hyperlink customization, please consult the customization guide or contact our Business Relations Coordinators.

**Marketing materials:** HSA Bank’s brochure can be customized to include your logo and contact information. The content may also be customized to meet your needs.

**Enrollment materials:** HSA Bank’s enrollment options can be customized at the tracking or basic customization level.

**Welcome kit:** The cover letter of the welcome kit can be customized to include your logo, specialized account detail, and specific contact information, such as a dedicated toll free number.

**Monthly statements:** Monthly statements can be customized to include your logo and contact information. Unique messages can also be incorporated into your employees’ statements.

**Toll-free number:** You can have a unique toll-free customer service number for your organization. This option allows for customized reporting of performance measures, such as average wait time, speed to answer, and call volume.

**Debit cards:** There are two customization options to choose from. The basic option allows you to place your logo on the HSA Bank card stock. The advanced option allows you to design your own private-label card, purchase the custom designed card stock at cost, and issue the custom cards to your employees through HSA Bank. When setting up either custom option, you will also have the opportunity to customize language for the debit card and PIN mailers.

**Training and education materials:** You have access to training and education resources, including: webinars, Macromedia® Flash animation presentations, and PowerPoint presentations. All can be customized to meet your organization’s needs.

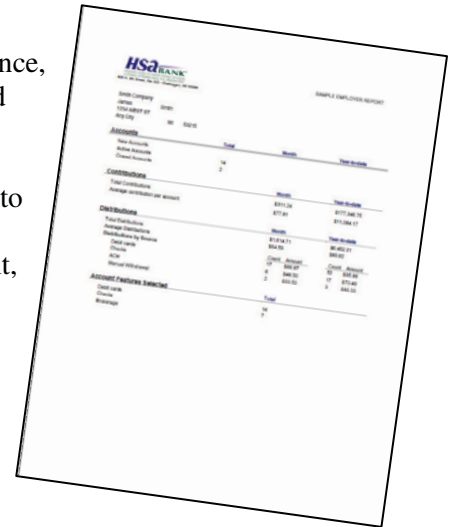
# Reporting

## Employer Reports

Due to confidentiality regulations, HSA Bank cannot report individual HSA statistics. However, HSA Bank provides monthly reports on the average balance, contributions, distributions, and utilization of account options, which is based on the aggregate data of your employees upon request.

Additionally, HSA Bank's Employer Administration Area allows employers to view an employee list, upload contribution data, submit contributions online, and sign-up for employer updates. If you sign-up for group online enrollment, the administration area also allows you to monitor employee enrollment, add eligibility questions and view enrollment reports.

Custom reporting would be considered upon request. If you are interested in requesting a custom report, please contact HSA Bank's Business Relations Coordinators at 1-866-357-5232.



## Employee Reports

HSA Bank provides several reports to the accountholder to assist them in managing their HSA, including:

- *Account Statements* –provides account information and transaction history. Monthly e-statements are also available through the Internet Banking system.
- *Year-End Status Report* - provides participants with their account activity for the calendar year, including total contributions. The year-end status report also provides instructions and refers them to the forms they need for filing their HSA related tax information. To determine the amount of contribution to deduct, the employee will use the total contributions provided on the year-end status report and the pre-tax contribution amount provided on their W-2 form from their employer.
- *IRS Form 1099-SA* – provides the distributions that were made from the HSA. Participants would receive a separate 1099-SA for each type of distribution utilized. The five types of distributions are: normal, excessive contribution removal, death, disability, and prohibited transaction.
- *IRS Form 5498-SA* – provides the amount of contributions made during the tax year. Since HSA participants have the right to make contributions to their HSA for a tax year until April 15 of the following year, this form is sent in May of the following year.

## Service & Support

### Business Relations

HSA Bank's Business Relations Coordinators are exclusively dedicated to assisting our business partners. They strive to make offering HSA plans to your employees cost effective, convenient and easy through high-level, personalized service. Here is a sample of what is offered:

#### Pre-Enrollment

- **Custom Plan Design and Communication Tips**  
Based on a series of questions asked by your Business Relations Coordinator, specific recommendations regarding plan design and tips for presenting the HSA offering can be provided. You will need to provide information such as number of employees, other non-HSA compatible plans that are being offered, your objectives for offering the HSA plan, premiums and the amount you plan to contribute to the HSAs.
- **Customized Service**  
When you select HSA Bank as your HSA administrator, you and your employees receive the best customer care in the industry. Service is customized to fit your needs and a team is assigned to support you every step of the way.
- **Implementation Assistance**
  - Group Online Enrollment, Group Online Contribution and Employer Site demonstrations.
  - Large Group Transfer Facilitation -- If your employees have HSAs with another administrator and you would like to transfer them to HSA bank, call Business Relations and mention the group transfer to receive a setup fee waiver and ask about pre-filled form options.
  - Communication Kit summary and Usage Guidance



#### Enrollment

- Enrollment Status Reporting Through Group Online Enrollment
- Education and Enrollment Assistance for your Employees including:
  - Webinars--Live, remote sessions with a Business Relations Coordinator
  - On-site educational sessions provided by a member of your Regional Account Support Team (availability may vary).

#### Ongoing

- Email-Based Communication Reminders and Updates
- Plan Design Evaluation
- Customization Assistance

HSA Bank's Business Relations Coordinators are available Monday through Friday, 7 a.m. to 7 p.m., CT. You can call them at 1-866-357-5232 or email [businessrelations@hsabank.com](mailto:businessrelations@hsabank.com).

### Client Assistance Center

HSA Bank's Client Assistance Center is dedicated exclusively to supporting HSA administration, and designed to help your employees with any questions, either prior to enrollment or once an account has been established. The Client Assistance Center representatives are experts in HSAs and can answer all HSA-related questions. The Client Assistance Center representatives are available Monday through Friday, 7 a.m. to 9 p.m., CT. Your employees can call them at 1-800-357-6246 or email [askus@hsabank.com](mailto:askus@hsabank.com).

### Spanish Materials and Support

HSA Bank's comprehensive brochure, enrollment forms and account maintenance forms are available in Spanish. To request these materials or for assistance with a question, you or your employees can contact an HSA Bank Spanish Language Representative at 1-866-357-6232, Monday through Friday, 8 a.m. to 5 p.m., CT.

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