

You can now own your health care with an HSA.

HSA Bank provides you with the resources, tools and understanding to use your HSA to its fullest potential. If you ever have questions or concerns, HSA Bank provides industry-leading customer service.

What are HSAs?

Health savings accounts, or HSAs, offer a cost-effective solution in today's critical healthcare environment. HSAs effectively control health care costs by giving you ownership of health care decisions. But before you can feel comfortable about taking ownership of your health care, HSA Bank recognizes you need to understand what an HSA is and how it can benefit you.

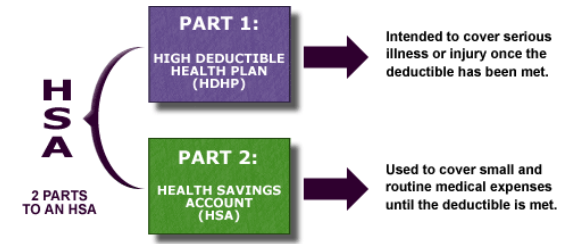
HSAs are tax exempt accounts that pair with qualified high-deductible health plans (HDHPs). HSAs were created with the passage of the Medicare Act of 2003 and allow accountholders to set aside funds on a pre-tax or tax-deductible basis, earn tax-free interest on those funds and use the funds tax-free to pay for qualified medical expenses.

Where Do I Begin?

To further foster HSA understanding, HSA Bank is teaming up with your employer to provide the educational resources you need to make an informed decision on selecting your health plan. You will have access to educational resources prior to and during your employer's open enrollment period that will aid you in making the best possible decision regarding your health care. If you opt for an HSA-compatible health plan and HSA with HSA Bank, your employer will distribute monthly, time-relevant memos to assist you in maximizing your account.

HSA Bank looks forward to welcoming you as a valued HSA Bank customer, and serving you in the future. For more information, visit www.hsabank.com or call 800-357-6246, Monday through Friday, 7am – 9pm, CST.

HSA Bank is a division of Webster Bank, N.A. Member FDIC



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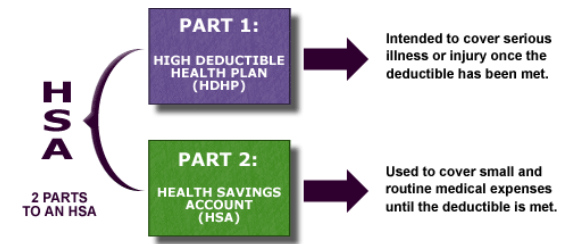
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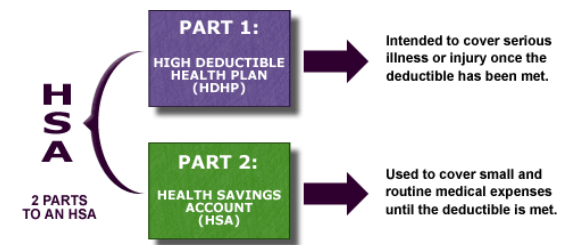
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