

The SelectAccount Health Savings Account

It's the benefit of having options.

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

TOP 10 REASONS to open your HSA today

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

Which will you choose?

PremiumSaver HSA

All-inclusive, high return option with *WalletDoc* consumer tools.

SelectSaver HSA

FDIC insured account with an investment option.

BasicSaver HSA

Value option with industry leading rate of return.

ThriftSaver HSA

Low fee account with an investment option.

FreeSaver HSA

Online only, no fee account option.

Additional feature

WalletDoc

Consumer tools aimed at increasing the buying power of individual account holders.

Help. When and where you need it.

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

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



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

SelectAccount has 25 years of experience in health care financing and what's more, our account holders consistently give SelectAccount a satisfaction rating of over 95 percent.

HSA Plan Options

PremiumSaver
All-inclusive, high return option, with *WalletDoc*

SelectSaver
FDIC insured account with investment option

BasicSaver
Value option with a strong rate of return

ThriftSaver
Low fee account with investment option

FreeSaver
Online only, No fee account option

HSA Plan Features						
Participant Fees	\$4.00/month	\$3.00/month	\$2.50/month	\$1.00/month	\$0.00/month	
<i>WalletDoc</i> Consumer Tools ¹	✓ Included	✓ Buy up \$1.50 PAPM	✓ Buy up \$1.50 PAPM	✓ Buy up \$1.50 PAPM	✓ Buy up \$1.50 PAPM	
Account Opening or Closing Fees	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Account Setup/Enrollment	Online & Paper enrollment	Online & Paper enrollment	Online & Paper enrollment	Online & Paper enrollment	Online Only	
Debit Card	✓	✓	✓	✓	✓	
Replacement Debit Card	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Contributions ²	ACH or paper check	ACH or paper check	ACH or paper check	ACH or paper check	ACH Only	
Over Contribution Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Deposit Item Return Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Withdrawals	ACH or paper check	ACH or paper check	ACH or paper check	ACH or paper check	ACH Only	
Stop Payment Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Tax Statements	Online and Paper	Online and Paper	Online and Paper	Online and Paper	Online Only	
Investments	✓	✓	✓	✓	None	
Account Credit Rates ³						
Base Balance:	\$0-\$499	1.05%	0.07%	0.25%	0.05%	0%
	\$500-\$999	1.05%	0.07%	0.25%	0.10%	0%
	\$1,000-\$1,499	1.05%	0.07%	0.40%	0.10%	0%
	\$1,500-\$2,499	1.05%	0.07%	0.40%	0.20%	0%
	\$2,500-\$4,999	1.05%	0.07%	0.40%	0.20%	0%
	\$5,000-\$9,999	1.05%	0.07%	0.50%	0.20%	0%
	\$10,000-\$24,999	1.15%	0.07%	0.75%	0.30%	0%
	\$25,000-\$49,999	1.75%	0.07%	1.00%	0.50%	0%
	\$50,000 or greater	2.00%	0.07%	1.25%	0.70%	0%

Investment Account Options (for Thrift, Basic, Select & PremiumSaver)		Fees
Basic Account	Option to invest in mutual funds once base balance exceeds \$1,000	\$18/year (\$1.50 deducted monthly from member account, only if opened)
Brokerage Account	Options to invest once balance exceeds \$10,000	\$18/year (\$1.50 deducted monthly from member account, only if opened)

¹ Enrolling in *WalletDoc* requires a 12 month commitment.

² Contributions are made via ACH deposit. ACH are electronic payments made through the Automated Clearing House Networks used for financial transactions in the U.S.

³ Subject to change, based on the bank rate.

Note: As you compare HSA programs, be sure to ask how interest is calculated.

SelectAccount keeps it simple so you earn the stated rate on the entire account balance.

Some banks pay interest based on the balance and rate in each balance tier.

