

HSA – Health Savings Account

A Better Way to Pay for Healthcare – Today and Tomorrow

As healthcare costs continue to soar, finding ways to secure affordable health benefits is a persistent challenge. Now you can save money on out-of-pocket healthcare expenses with a Health Savings Account (HSA) solution from MEDSURETY.

An HSA is a tax-advantaged savings account used in combination with a Consumer Directed Health Plan (CDH) that gives you a way to manage healthcare costs. You can use HSA funds to cover qualified medical expenses—ranging from copayments at the doctor’s office to pharmacy bills, dental care, vision care, and more—while you control costs and earn tax advantages.

The MEDSURETY Difference

- We provide our HSA on a **single, leading-edge technology platform**
- We deliver an exceptional level of service through **online portals, mobile apps, and experienced account specialists**
- We offer **competitive pricing** to ensure the **best value**

How HSAs Work

An HSA allows you to save money tax-free to pay for medical expenses today and in the future. Earnings grow tax-free, and you pay no taxes on withdrawals used for eligible medical expenses. As balances grow, you or your family members may choose to invest in a variety of mutual funds¹.

There is no “use it or lose it” condition. Any unused funds remain in the account and continue to accrue interest until needed.

¹Mutual fund accounts are not FDIC-insured, have no bank guarantee, and may lose value.

MEDSURETY HSA

- Add **depth and flexibility** to your health benefits and healthcare retirement planning with a secure, FDIC-insured HSA that includes investment options
- **Save money** on health insurance premiums by pairing your CDH with a MEDSURETY HSA, regardless of health plan carrier
- Receive **insightful data** on your HSA utilization directly through your account dashboard
- **Easily manage** health spending with **convenient debit cards, a mobile app, and secure 24/7 online** account access
- Enjoy **no fees** for online account use
- Access helpful **self-service tools** such as savings calculators, text message alerts, videos, and FAQs
- **Maximize savings** with market-leading interest rates on secure, FDIC-insured deposits and best-in-class mutual fund investment options



MEDSURETY HSA

FEES	
Initial Set-Up Fee	\$0
Monthly Account Fee	\$3.00
HSA Account Set-Up Fee: Online	\$0
HSA Account Set-Up Fee: File Import	\$0
Visa HSA Debit Card (2) (multiple purse card)	\$0
HSA Account Set-Up Fee: Paper (per enrollment keyed)	\$0

TRANSACTION FEES	
Mobile App	\$0
Text Message Notifications	\$0
Debit Card Transaction	\$0
Pay the Provider	\$0
Electronic Funds Transfer	\$0
Non-Sufficient Funds	\$0
HSA Account Summary	\$0
Debit Card Transaction	\$0
Investment Option ¹ (cash balance of \$2,000 must be maintained)	\$1.50 per month
Printed HSA Account Summary (electronic is free)	\$1.50
HSA Paper Check Distribution (direct deposit is free)	\$2.00
Debit Card Replacement (per set of 2 cards)	\$5.00
Stop Check Service	\$25.00
HSA Account Closure	\$25.00

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INTEREST RATE DISCLOSURE

Cash account balances are initially deposited in an FDIC-insured interest-bearing account. The following interest rate and annual percentage yield (APY) apply effective as of May 1, 2020.

CASH ACCOUNT BALANCE	INTEREST RATE	ANNUAL PERCENTAGE YIELD
\$0.01 - \$1,999.99	0.01%	0.00% - 0.01%
\$2,000 - \$4,999.99	0.03%	0.01% - 0.02%
\$5,000 - \$9,999.99	0.05%	0.02% - 0.04%
\$10,000 - 24,999.99	0.10%	0.04% - 0.07%
\$25,000 and up	0.20%	0.07% - 0.20%

The daily balance method is used to calculate interest on the cash account balance. This method applies a daily periodic rate to the principal balance in the cash account each day. Interest rates are paid only for the portion of the daily balance that is within each tier. The interest rate and APY may change at the custodian's discretion, at any time. Interest begins to accrue no later than the business day the custodian receives credit in the cash account for the deposit of noncash items (i.e. checks). Interest is compounded and credited to the cash account monthly. If the cash account is closed before interest is credited, the account will not receive the accrued interest for that month.