

Health Savings Solution Product Guide

Health Savings Solution, available through U.S. Bank, offers you an easy, convenient way to establish and maintain a Health Savings Account (HSA).

Easy Enrollment

Through a simple enrollment process you can quickly and easily open an HSA with U.S. Bank.

Automatic Contributions

You can establish regular funding of your HSA through payroll deduction or automatic transfers from another bank account. Contributions can also be easily made by mailing a check and deposit coupon to U.S. Bank.

Debit Card and Checks

A Health Savings Solution HSA provides you with greater flexibility and convenience for payment of qualified medical expenses. The U.S. Bank HSA functions similar to a checking account allowing you to pay for qualified medical expenses with your Health Savings Solution debit card or checks. Debit card(s) and checks are provided as standard product features to all accountholders.

Investments*

As an HSA accountholder, your account balances will be invested in an FDIC-insured, interest-bearing HSA deposit account. When the account balance exceeds the minimum balance threshold established for your group, you will be able to invest dollars over that amount into the mutual fund options.

The mutual fund options provide accountholders with a variety of fund allocation choices from respected fund families. Investment education support tools are available by logging on to www.healthsavings.usbank.com.

*Please read the **Important Information** section on the back.

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Health Care Decision Support Tools

U.S. Bank is committed to providing helpful tools to manage your health care and save money on your medical expenses. Health Savings Solution includes the Subimo Coverage AdvisorSM and Healthcare AdvisorSM, which assist you in making important medical and financial health care decisions, including health insurance choices, at no additional cost.

Accountholder Support

There are multiple options to obtain account information:

- The Health Savings Solution Web site is available 24/7, www.healthsavings.usbank.com. This secure Web site provides information such as your deposit and investment account balances, transaction detail and interest paid. Self-service features including fund transfers through eContribute, investment buys and sells and account maintenance are also available on the Web site.
- The Voice Response System is available 24/7 at 877-HSA-6789 (877-472-6789). It provides phone access to your HSA information, such as current balance and recent transactions.
- The Health Savings Solution Call Center is available Monday through Friday, 8:00 a.m. to 7:00 p.m. CT to respond to your inquiries, support account maintenance and provide account information. The toll-free number is 877-HSA-6789.
- Monthly statements, either paper or electronic, are provided. To view up-to-date statements, go to www.healthsavings.usbank.com and log in to your account.

U.S. Bank Health Savings SolutionSM is your easy, convenient, one-stop health savings account solution for today and tomorrow.



IMPORTANT INFORMATION

This Health Savings Account (HSA) is a custody account with U.S. Bank serving as the custodian. Terms and conditions of the HSA are included in your HSA Application and Agreement. U.S. Bank deposit products that are held in the HSA are FDIC insured, subject to FDIC insurance limits

*Non-deposit investment products, such as mutual funds, are not deposits or obligations of, or guaranteed by U.S. Bank or any of its affiliates, nor are they insured by the Federal Deposit Insurance Company (FDIC), or any other government agency. Past returns of investment products do not guarantee future results. Mutual fund prospectuses provide detailed information about fund investment objectives and fees. Read a mutual fund's current prospectus carefully before investing. U.S. Bank does not provide legal, tax, or investment advice to HSA accountholders. Contact a qualified accountant, attorney or investment adviser for tax, legal or investment advice.

NOT A DEPOSIT	NOT FDIC INSURED	MAY LOSE VALUE	NOT BANK GUARANTEED
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY			