

**Simple.
Convenient.
Affordable.**

The U.S. Bank Health Savings SolutionSM HSA



Why choose a High Deductible Health Plan (HDHP)?

The **HDHP** offers lower premium costs and may allow you to set aside tax-free dollars in a Health Savings Account (HSA) to pay for current or future healthcare expenses or use to build funds for retirement. HDHP benefits include:

- lower health insurance premiums
- greater flexibility in how your healthcare dollars are spent
- ability to contribute to a tax-advantaged HSA

Why choose a Health Savings Account (HSA)?

An **HSA** is a tax-advantaged account established to pay for qualified medical expenses. HSA benefits include:

- no “use-it-or-lose-it” requirement; remaining account balance will carry over from year to year
- control over your healthcare spending; pay for qualified medical expenses or save for future medical expenses or retirement
- contributions are tax deductible, and earnings along with withdrawals from an HSA are tax-free when used to pay for qualified medical expenses*
- the account goes with you even if you change jobs or insurance coverage

Why choose a U.S. Bank Health Savings Solution HSA?

As a **nationally recognized and trusted bank**, we provide a comprehensive HSA product, including benefits you won't find with other HSA providers:

- FDIC insured, interest bearing checking account
- automatic contributions through payroll deduction
- easy access to funds with a Visa[®] debit card(s) and HSA checks
- variety of mutual fund investment options
- HSA dedicated call center available to answer your questions



How it Works

It's Affordable.

Your HDHP and U.S. Bank HSA work together as an affordable way to help you manage your healthcare spending.

- free HSA Visa® debit card(s) and initial supply of checks
- no-load mutual fund investment options
- online access to the Healthcare Toolbox, including tools designed to help you make more informed healthcare decisions

It's Convenient.

You can manage your HSA through:

- Web, IVR and dedicated call center access
- three convenient contribution methods
- easy access to funds with debit card(s) and checks
- fully integrated investment options

It's Simple.

You can easily pay for qualified medical expenses with your HSA Visa® debit card(s) or HSA checks.

Pharmacy visit:

1. Fill a prescription or purchase over-the-counter medication
2. Swipe your HSA debit card
3. Save a copy of the receipt for your records

Doctor visit:

1. Doctor submits claim to insurance carrier
2. Health plan adjudicates claim and sends Explanation of Benefits (EOB)
3. Provide your method of payment with the provider's bill
4. Save a copy of the bill for your records

Getting Started

Visit the U.S. Bank Healthcare Toolbox.

Visit www.healthsavings.usbank.com to learn about and access tools to assist you in making important medical and financial healthcare decisions.

- Coverage Advisor helps determine which health plan is best for you and your family.
- Healthcare Advisor provides the resources to research medical procedures, medications, hospitals, questions to ask your doctor and much more.

Enroll.

Follow the **3 easy steps to get started:**

1. Enroll in an HDHP with your employer
2. Elect to open a U.S. Bank HSA
3. Activate your HSA upon receipt of your Welcome Kit in the mail. It includes useful information on activating, accessing and using your HSA.

Your free HSA Visa® debit card(s) will be mailed once you activate your account.

Invest In Your Future.

When your U.S. Bank HSA balance reaches a designated threshold, you have the option of investing excess HSA dollars into HSA investments**:

- includes 20 mutual fund options from respected fund families
- funds can be automatically or manually deposited from your HSA to the investment account

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

Accountholder Support

Web Site	Phone	Statements/Forms
<ul style="list-style-type: none"> • healthsavings.usbank.com • View account balance and transaction history • Make contributions via eContribute • Initiate investment transactions and view investment prospectuses • Access HSA materials and monthly statements • Activate debit card(s) and order checks 	<ul style="list-style-type: none"> • 877-HSA-6789 • Service Representatives are available Monday through Friday, 8:00 a.m. - 7:00 p.m. CT • Interactive Voice Response (IVR) available 24/7 	<ul style="list-style-type: none"> • Monthly electronic or paper statements • Annual 1099-SA and 5498-SA notices • Account maintenance forms available online, such as a beneficiary form and secondary card holder form

*U.S. Bank Health Savings Solution is your **convenient, one-stop Health Savings Account solution for today and tomorrow.***



877-HSA-6789
healthsavings.usbank.com



* Taxes and penalties may apply under certain circumstances.

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 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			