

HSA Fee Schedule

Below are the fees associated with the administration of your HealthEquity® health savings account (HSA). With your current high-deductible health plan (HDHP), you benefit from having your account setup and monthly fee paid for you by your health plan. In addition, you receive the discounted price associated with other fees. If you choose to leave your current high-deductible health plan (HDHP), you may be subject to additional fees.

HEALTH SAVINGS ACCOUNT ADMINISTRATION FEES	
Account Setup	Paid by Optima
Monthly Maintenance	Paid by Optima*
Reimbursement	Check \$2.00 for paper check. No fee for electronic funds transfer
Check Directed to Provider	No fee
Replacement Card Fee	3 free; \$5.00 for each additional card lost, stolen, or damaged
Return Deposited Item	\$20.00 per item
Overdraft or Non-Sufficient Funds	\$20.00 per item
Stop Payment Request	\$20.00 per item
Excess Contribution Refund Request	\$20.00
Investments	No fee
Account Closing	\$25.00
Paper Account Statement	\$1.00 per monthly statement requested

*Monthly maintenance fees are paid by your plan sponsor. If you change health plans or employers your account may be directly charged up to \$4.95 per month.

HSA balances are FDIC-insured and interest-bearing. Interest is compounded and calculated monthly for each tier of account balances as outlined below and credited to the HSA monthly as of the last business day of the statement cycle. If the HSA is closed before the accrued interest is credited, no interest will be paid for that month. The interest rate for each tier is subject to change at any time.

Refer to your monthly statements or call a HealthEquity Member Services specialist for current rates and conditions.

HEALTH SAVINGS ACCOUNT INTEREST RATES			
Tier	Daily Account Balance	Interest Rate*	APY**
1	\$0–\$2,000	0.10%	0.10%
2	\$2,001–\$5,000	0.25%	0.25%
3	\$5,001–\$10,000	1.00%	1.01%
4	Over \$10,000	1.25%	1.26%

Fees may reduce earnings.

*Rates in effect as of Jan. 1, 2011.

**APY means annual percentage yield.