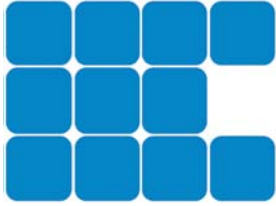


WHY CHOOSE
US FOR YOUR
HSA



Why HealthEquity should administer your HSA

We build health savings!

Founded in 2002, HealthEquity's only business is to make consumer directed healthcare (CDH) work for the everyday employee. HealthEquity is one of the largest health savings account (HSA) administrators in the country. Our job is simple, we make HSAs work!

Better Service

Q: Who is going to call HealthEquity at 2:00 in the morning about their Health Savings Account?

A: The person who needs us the most! - Steve Neeleman, M.D., CEO of HealthEquity gave that answer when deciding whether or not to make the investment in a live, 24/7 member service line.

CDH is new to most people and requires thoughtful individuals who can help account holders understand how to use their account-based plan as well as help solve the unique problems that occur with these new plans.

Our member service team is:

- college-level educated
- hired with an expertise in healthcare and finance
- loyal and attrition is low
- available 24 hours a day, 7 days a week

Services	HealthEquity	Others
Banking Services		
Bank Account	✓	✓
Customer Service		
24/7 Live Support	✓	
Ongoing Education	✓	
Problem Resolution	✓	
Employer Service		
Online Portal	✓	
Real Time Reports	✓	
Dedicated Support	✓	

Better Experience

Not only do we strive for better service, but we also give you a better experience. HealthEquity's member portal was rated #1 by the Change Sciences Group for its ease in "Managing Financial Information" and "Getting Help."

Our website portal allows members to:

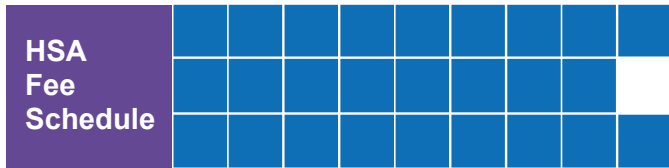
- view their "Quick Stats" to get a snapshot of their HSA
- view Optima claims sent via weekly data feeds
- pay providers directly from their HSA
- schedule payments based on contribution cycle
- make investments without leaving their website

HealthEquity is consistently receiving feedback from our members and we are committed to making HSAs simple and easy-to-use. We look forward to administering your HSA.



How to Enroll and Open an HSA

1. Upon initial enrollment in the Optima Equity plan, you can elect to open an HSA by choosing "yes" to open an account on the plan enrollment application.
2. If you elect to open an HSA later, you can complete a separate HSA Enrollment form available at www.optimahealth.com.
3. Send Optima Equity Plan Application or HSA Enrollment form to Optima.
4. Optima will enter the HSA election information in their system and send to HealthEquity.
5. HealthEquity will establish your account and send out Welcome Materials.



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 fee paid for you by your health plan. In addition, you receive the discounted price associated with our 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	
One Time Account Setup	Paid by Optima Health
Monthly Maintenance	Paid by Optima Health*
Paper Statement	\$1.00 (No charge for eStatements)
Reimbursement Check	\$2.00 for paper check. No fee for electronic funds transfer.
Check Directed to Provider	No Fee
Debit Card Replacement or Additional Debit Card	\$5.00
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

* Monthly maintenance fees are subsidized by Optima Health while you are covered by your current high deductible health plan. 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 in the table below and is 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 statements or call a HealthEquity Specialist for current rates and conditions.

Health Savings Account Interest Rates			
Tier	Daily Account Balance	Interest Rate*	APY**
1	\$0 - \$2,000	0.25%	0.25%
2	\$2,001 - \$5,000	1.25%	1.26%
3	\$5,001 - \$10,000	1.75%	1.76%
4	Over \$10,000	2.25%	2.27%

*This example illustrates Interest Rates as of January 1, 2009.

**APY means Annual Percentage Yield.