



Health Savings SolutionSM

In this era of escalating health care costs, Health Savings Accounts (HSAs) are rapidly gaining popularity among employers and employees.

Employers and employees can reduce their insurance premiums and increase their tax benefits by pairing an HSA with a high-deductible health plan. Employer contributions to HSAs can provide a tax write-off and help deliver more benefit dollars directly to employees.

HSAs allow employees to contribute and save pre-tax dollars for qualified medical expenses. Employees can carry over unused balances from year to year, and they can take the assets with them when they switch employers, similar to a 401(k).

A flexible, complete solution for your organization.

Help your organization and its employees manage rising health care costs with U.S. Bank Health Savings Solution.SM Health Savings Solution provides the features and support you need to run an efficient, effective HSA program:

- Full service – trust, custody and recordkeeping expertise
- The local presence along with resources of a leading national bank
- Flexibility to address your organization's specific requirements
- Ability to co-brand debit cards and marketing materials
- Anytime account access for participants



Employee Benefits Management, LLC





Health Savings Solution brings together 100 years of trust experience, competitive HSA features and the U.S. Bank difference – strong local presence.

Easy to implement. Easy to manage.

Complete plan services.

As an experienced trustee, custodian and recordkeeper, we provide a one-stop solution for your organization.

U.S. Bank will:

- Process all financial transactions
- Custody account assets
- Keep records on each account
- Perform required tax reporting
- Conduct required annual regulatory reviews

With more than 100 years of trust and fiduciary experience, you can have peace of mind knowing your HSA program is in good hands.

Local presence.

Leverage the strong local presence of U.S. Bank and the expertise of our Implementation Specialists and Relationship Managers, who average more than 15 years of benefits experience. Your Implementation Specialist will work with you to manage the implementation process and ensure a successful program launch. Your Relationship Manager will work with

you closely, managing product and process improvement, conducting account reviews and providing education and communications support.

Flexibility.

Customize Health Savings SolutionSM to your organization's needs with:

- Co-branded debit cards and other participant touch-points
- A flexible menu of mutual fund investment objectives, paired with an FDIC-insured, interest-bearing deposit account
- Individual or batch enrollment

Integration expertise.

We will integrate Health Savings Solution processes and systems with your payroll and human resources applications to facilitate data exchange and coordinate HSA contribution funding. This will help you reduce capital investment and focus your organization's resources on other critical business issues.

Serve participants well.

We make it easy for participants to use their health savings accounts to pay for medical-related expenses. And we make HSA funds easy to monitor and manage, with investment objective choices to meet participant needs.

Health Savings Solution participant services include:

- Anytime account access – Web or toll-free phone
- Call Center support for account inquiries and assistance
- Monthly statements – electronic or paper
- Year-end tax information and required IRS filings
- Choice of investment objectives with automatic sweeps
- Online enrollment, if selected as an option

Payment simplicity.

When participants incur a qualified medical-related expense, they simply present their debit card or pay by check. The funds are then deducted from the participant's health savings account.

Funding flexibility.

Participants can fund their accounts by automatic payroll deductions, ACH deposits or check. They also can roll over qualified funds from Medical Savings Accounts and other HSAs.

Partner with a leader.

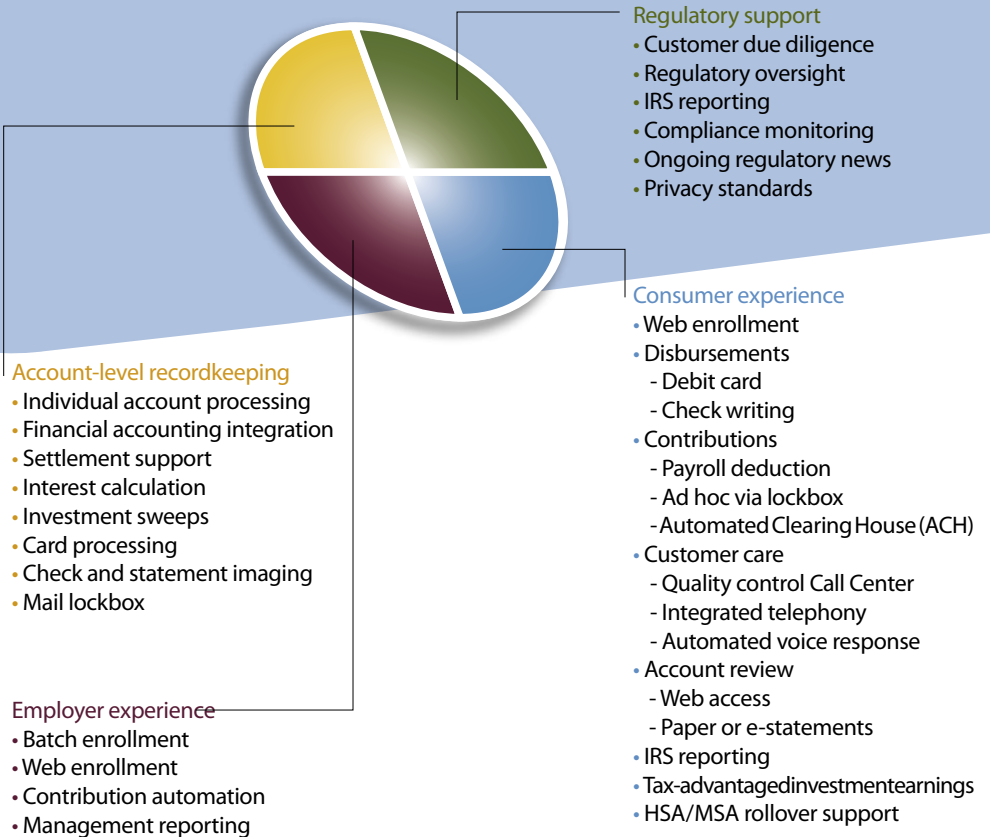
Partner with a “best in class” leader for your health savings account needs. Our HSA clients include employers, medical third-party administrators and medical insurance companies.

U.S. Bank has more than 100 years of trust experience and oversight. We are the sixth largest bank in the United States with assets in excess of \$192 billion. Our clients include 425 of the Fortune 500 companies.

Our Health Savings Solution offers the flexibility and turnkey simplicity to meet your organization's needs, supported by a dedicated HSA team and the strength and experience of U.S. Bank.

To learn more, contact your U.S. Bank representative today.

Comprehensive service and support.



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. Non-deposit investment products, such as mutual funds, that may be held in the HSA are not FDIC insured, are not guaranteed by U.S. Bank and may lose value. 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. Contact a qualified accountant or attorney to address tax or legal questions.



Institutional Trust
& Custody

1-866-681-5052
usbank.com/itc



Employee Benefits Management, LLC

U.S. Bank Institutional Trust & Custody is a division of U.S. Bank National Association that focuses on retirement, investment and custody services to institutional clients. Its product offerings include retirement plans (including 401(k), profit sharing or money purchase pension plans), institutional trust and custody services and health savings accounts.