The people at HSA Bank and Ben-e-lect live and breathe HSAs and consumer driven health plans every day.

HSA Bank has provided dedicated Medical Savings Account administration services since 1997 and has extended the same level of commitment to Health Savings Accounts since January 1, 2004. We have made providing and servicing Health Savings Accounts our business, not just a part of it. Our staff is focused and committed to our continued success as an industry leader. HSA Bank is located in Sheboygan, Wisconsin, one hour north of Milwaukee. We are an industry leader providing Health Savings Account administration in all 50 states and Washington D.C. HSA Bank is a division of Webster Bank, N.A. Webster Bank is one of the 50 largest banks in the United States and the largest independent bank headquartered in New England.

Through its High Deductible Consumer Driven Health Plan (CDHP), Ben-e-lect is able to dramatically lower the cost to companies with group medical plans. Since 1996, the average savings per group, per year, has been over 30%. Insurance Carriers are continuing to increase the rates on traditional plans, so the High Deductible CDHP will look even better than before.

The High Deductible CDHP is not a singular insurance plan, offered by one insurance company. It is a comprehensive insurance program designed to allow employers to take control of their company's health care cost. The groups presentation shows that the plan will provide a WIN - WIN environment for both the employer and its employees. By offering Ben-e-lect with the HSA, you are able to provide a standard plan option alongside the HSA for added freedom in choice.

Want to know more? Call Ben-e-lect's dedicated support team at 888.886.7973
Advantage

HSA Bank and Ben-e-lect provide convenience and personalized service at an affordable rate. Ben-e-lect's Customer Service Department is available to guide you through the enrollment process, contribution options and more.

The Ben-e-lect advantage includes:

**Low Fees** - When using the HSA Bank product combined with Ben-e-lect, you can count on getting low fees with HSA Bank (see attached fee schedule for details).

**Discounted Ben-e-lect Fees** - Ben-e-lect discounts its administration fee for those employees enrolled in the HSA. The discounts allow you to cover your employee's HSA fees if you so choose.

**How to spend an HSA** - Ben-e-lect will advise the employee in spending his/her HSA money in the proper manner, ensuring he/she pays only eligible and properly discounted claims.

**Employee Assistance** - Ben-e-lect is available to assist your employee's when they ask: "How do I make my HSA plan work?"

**Customer Service** - Employees enrolled in the HSA will still be directed to Ben-e-lect's customer service department for assistance.

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**Take a look at what we can offer you:**

Ben-e-lect will reduce its administration fee by $5 pepm for HSA participants. See what this does for the employer.

$5 savings for 12 months = $60

Now the employer has $60 in savings to put towards the employee's HSA account.

The employer could use the $60 to:
- Pay the $10 set-up fee* for the account and/or fund $50 to the account
  or
- Keep the discount for themselves

* Ben-e-lect offers a reduced set-up fee (normally $18)

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### Two Example Employee Options

<table>
<thead>
<tr>
<th></th>
<th>Employee Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Plan One</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>None</td>
</tr>
<tr>
<td><strong>Office Visit (co-pay)</strong></td>
<td>$20</td>
</tr>
<tr>
<td><strong>Lab &amp; X-ray</strong></td>
<td>20%</td>
</tr>
<tr>
<td><strong>Hospital</strong></td>
<td>20%</td>
</tr>
<tr>
<td><strong>Outpatient Surgery</strong></td>
<td>20%</td>
</tr>
<tr>
<td><strong>Physical Therapy</strong></td>
<td>20%</td>
</tr>
<tr>
<td><strong>Prescription Drugs (co-pay)</strong></td>
<td>$10 / $15</td>
</tr>
</tbody>
</table>

* For charges applied to the deductible