



Optum HSA Choices

There are three types of accounts to suit an account owner's personal spending and saving needs:

- **Health eAccess** — Designed for active health spenders with smaller balances who prefer a low monthly fee. No interest is paid on the account balance.
- **Health eSaver** — Easy-access account to pay expenses, with competitive interest rates, modest fees and the option to invest in no-load mutual funds.
- **Health eInvestor** — Offers opportunity to invest more money in mutual funds by paying an additional investment fee.

Health eAccess	Health eSaver	Health eInvestor
Monthly Maintenance Fee¹ (Waived for TUSD employees) \$1 for average balances less than \$500 \$0 for average balances of \$500 or more	Monthly Maintenance Fee¹ \$3 for average balances less than \$5,000 \$0 for average balances of \$5,000 or more	Monthly Maintenance Fee¹ \$3 for average balances less than \$5,000 \$0 for average balances of \$5,000 or more
Invest funds above \$2,000 ² — \$3 monthly investment fee. ³	Invest funds above \$2,000 ² — no additional fee. ³	Invest funds above \$500 ² — \$2.50 monthly investment fee. ³
Annual Percentage Yield⁴ 0%	Annual Percentage Yield⁴ If average balance is: APY is: Over \$15,000 0.40% \$5,000–\$14,999.99 0.20% \$2,000–\$4,999.99 0.10% \$1,000–\$1,999.99 0.05% \$500–\$999.99 0.05% \$0–\$499.99 0.05%	Annual Percentage Yield⁴ If average balance is: APY is: Over \$15,000 0.10% \$5,000–\$14,999.99 0.10% \$2,000–\$4,999.99 0.10% \$1,000–\$1,999.99 0.05% \$500–\$999.99 0.05% \$0–\$499.99 0.05%

¹ Fees may reduce earnings on the account. Required minimum balances do not include investment funds.

² The bank account balance must remain at or exceed the investment threshold each time a new investment is made.

³ Investment fee (where applicable) is only assessed after the establishment of an investment.

⁴ Annual Percentage Yields (APY) as of April 1, 2014, subject to change at any time. Required balance to obtain APY does not include investment balances.

Investment products are not FDIC insured, are not guaranteed by Optum BankSM and may lose value.

Health savings accounts (HSAs) are individual accounts offered by Optum BankSM, Member FDIC, and are subject to eligibility and restrictions, including but not limited to restrictions on distributions for qualified medical expenses set forth in section 213(d) of the Internal Revenue Code. State taxes may apply. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state laws and regulations are subject to change.