

PAYFLEX[®]

Health Savings Account (HSA) fee schedule

The fees listed below are for your HSA, administered by PayFlex. You'll find additional information on these fees in your Health Savings Account Custodial Agreement ("Agreement"). You're responsible for these fees. You can log in to your account at payflex.com to view the fee schedule and Custodial Agreement at anytime. If you have questions, call the number on the back of your PayFlex debit card.

Description	Fee	Helpful tips
Monthly account maintenance	\$5.00	You will incur this fee if you're no longer enrolled in an employer sponsored High Deductible Health Plan (HDHP).
Monthly investment account	0.02%	You will incur this fee if you open and fund an investment account. The dollar amount of the fee is based on prior month average invested balance.*
Mailed monthly account statement	\$1.50	This is a monthly fee if you decide to have your statements mailed to you. You will not incur this fee if you continue to receive your statements online.
Account closure	\$25.00	You will incur this fee when you close your HSA.
Trustee transfer to new custodian	\$25.00	If you move funds from your HSA through the trustee transfer process either in partial or full, you'll incur this fee. If you close your HSA and transfer funds to another HSA custodian, you'll only be charged the Account Closure fee.
Stop payment (per check)	\$25.00	You will incur this fee if you have the bank stop a check or electronic payment.
Non-sufficient funds (per occurrence)	\$25.00	You will incur this fee every time you overdraw your account. To help avoid this fee, make sure that you have enough funds in your HSA before you make a payment.
Deposit item returned (per occurrence)	\$25.00	You will incur this fee if you make a deposit and it's rejected. To help avoid this fee, make sure you have enough funds in your personal bank account.

*Maximum monthly investment account fee is \$10 per month.

In accordance with the terms and conditions of your Agreement, we reserve the right to change any of the above fees. Fees such as insufficient funds, account closure and administrative fees are subject to a 30-day change notice. If we do change a fee, we'll send you written notice. We also reserve the right to charge additional fees. We'll notify you before we start charging for any new fee. If your High Deductible Health Plan (HDHP) coverage status or employment status changes, your monthly account maintenance fee and other transaction fees may also change.

This material is for informational purposes only and is not an offer of coverage. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. It does not contain legal or tax advice. You should contact your legal counsel if you have any

questions. Information is believed to be accurate as of the production date; however, it is subject to change. PayFlex cannot and shall not provide any payment or service in violation of any United States (US) economic or trade sanctions.

Investment services are independently offered through a third-party financial institution. By transferring funds into an HSA investment account, you will be exposed to a number of risks, including the loss of principal, and you should always read the prospectus for the mutual funds you intend on purchasing to familiarize yourself with these risks. The prospectus describes the funds, investment objectives and strategies, their fees and expenses, and the risks inherent to investing in each fund. The HSA investment account is an optional, self-directed service, and PayFlex does not provide investment advice. Mutual funds and brokerage investments are not FDIC-insured and are subject to investment risk, including fluctuations in value and the possible loss of the principal amount invested. System response and account access times may vary due to a variety of factors, including trading volumes, market conditions, system performance, and other factors. For more information about PayFlex, go to payflex.com.

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