

# Plan Year 2012 Health Savings Account (HSA) Comparison Chart

Updated 08-01-12

| HEALTH PLAN VENDOR             | Blue Cross Blue Shield of Kansas   | Coventry/PHS  | UnitedHealthcare   |
|--------------------------------|--|---|--|
| BANKING INSTITUTION            | Select Account   | UMB Bank  | Select Account   |
| Web Site                       | <a href="http://www.selectaccount.com">www.selectaccount.com</a>   | <a href="https://hsa.umb.com/index.html">https://hsa.umb.com/index.html</a>   | <a href="http://www.selectaccount.com">www.selectaccount.com</a>   |
| Monthly Administrative Fee     | \$1.00 - Thrift Saver / \$3.50 - Premium Saver   | \$2.00 (waived w/\$3000 balance)  | \$1.00 - Thrift Saver  |
| Brokerage Account Fees         | \$1.50 - Basic Account / \$3.00 Brokerage Account  | None  | \$1.50 - Basic Account / \$3.00 Brokerage Account  |
| ATM Transaction Fee            | \$0  | \$2.50  | \$0  |
| Setup Fees                     | \$0  | \$0   | \$0  |
| Overdraft Fees                 | \$0  | \$25.00 per check   | \$0  |
| Stop Payment                   | \$0  | \$20.00 per check   | \$0  |
| Returned Items                 | \$0  | \$3.00 per check  | \$0  |
| Copies of Checks               | \$0  | \$2.00 per copy   | \$0  |
| Replacement of Debit Cards     | \$0  | No Charge   | \$0  |
| Wire (Incoming Transfer)       | \$0  | \$10.00 per transfer  | \$0  |
| Wire (Outgoing Transfer)       | \$0  | \$10.00 per transfer  | \$0  |
| Account Closing Fee            | \$0  | \$15.00   | \$0  |
| Inactive Account Fee           | \$0  | \$0   | \$0  |
| Check Reimbursement Fee        | \$0  | \$15.00 per check   | \$0  |
| Checkbook                      | N/A  | Debit Card/Online Bill Payment/Online Transfer Only   | N/A  |
| Interest Rate                  | \$0 - \$2,499 = .05% APY<br>\$2,500 - \$4,999 = .10% APY<br>\$5,000 - \$9,999 = .25% APY<br>\$10,000 - \$24,999 = .40% APY<br>\$25,000 - \$49,999 = .60% APY<br>\$50,000 or greater = .80% APY | <\$1,000.00 = .15% APY<br>\$1,000.00 - \$4,999.00 = .30% APY<br>\$5,000.00 - \$14,999.99 = .50% APY<br>>\$15,000.00 = 1.00% APY | \$0 - \$2,499 = .05% APY<br>\$2,500 - \$4,999 = .10% APY<br>\$5,000 - \$9,999 = .25% APY<br>\$10,000 - \$24,999 = .40% APY<br>\$25,000 - \$49,999 = .60% APY<br>\$50,000 or greater = .80% APY |
| Excess Contribution Refund Fee | \$0.00   | \$15.00   | \$0.00   |
| Minimum Balance Requirement    | No Minimum   | No Minimum  | No Minimum   |
| Investment Threshold           | \$1,000 - Basic Account/\$10,000 Brokerage Account   | \$1,000.00 threshold to transfer to money market or UMB investment account  | \$1,000 - Basic Account/\$10,000 Brokerage Account   |