



HEALTHCARE
PAYMENT SOLUTIONS



Title

Name

U.S. Bank

Month, 2013

All of **us** serving you®

What is a Health Savings Account (HSA)?

- An HSA is similar to a 401(k), but for healthcare.*
- The funds can be used to pay for qualified medical expenses today or can be saved for future expenses.
- Earnings are tax-exempt, and qualified medical expenses can be paid from the account tax-free.

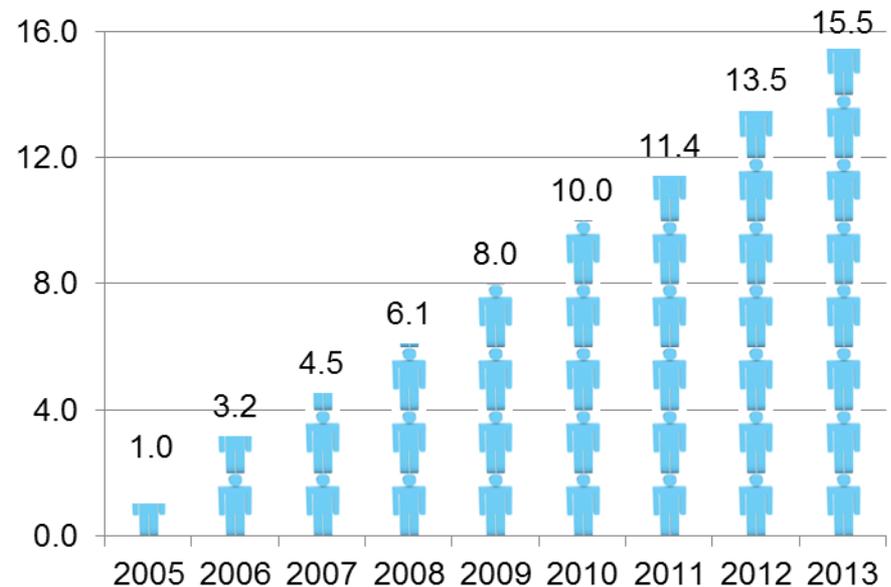


* There is a required minimum balance prior to investing within an HSA, and there is no matching employer contribution.

Did You Know?

- HSAs have been around since 2004.
- The number of HSAs have nearly doubled over the past five years.*
- 68% of Americans spend \$500 or less (on average) annually on medical expenses.**

**Growth of HSA-Qualified HDHP Enrollment
Covered Lives (Millions), March 2005 to January 2013***



* AHIP Center for Policy and Research, 2005-2013 HSA/HDHP Census Reports.

** Report from Blue Cross of California as published in The HSA Strategy by Robert Hopper, Ph. D.

Why Choose an HSA?

- Lower health insurance premiums
- Triple tax savings
 - Tax-deductible contributions*
 - Tax-free earnings
 - Tax-free withdrawals**
- 100% preventive care coverage***
- Portable – it stays with you when you leave your company or retire
- No “use-it-or-lose-it” requirement
- Interest and investment options

Maximize your tax savings and the amount you have to spend on medical expenses		
	Without HSA	With HSA
Income	\$1,000	\$1,000
HSA Contribution	\$0	\$1,000
25% ¹ Federal Income Tax	-\$250	\$0
Funds left to pay for qualified medical expenses	\$750	\$1,000

¹Accountholders should consult a tax advisor. Tax references are at the federal level. State taxes may vary. State income taxes are waived on HSA contributions in almost all states, with the exception of Alabama, California and New Jersey. Actual tax savings are based on your individual filing status.

* Not tax-deductible at state level in CA or WI ** When used to pay for qualified medical expenses *** Depends on health plan design



Who is Eligible for an HSA?

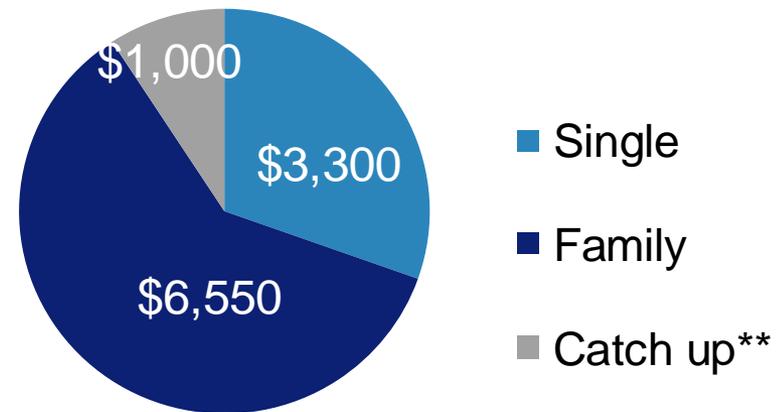
- Any individual or employee can open and make contributions to an HSA, if they meet all of the following requirements:
 - Covered by a qualified High Deductible Health Plan (HDHP)
 - Not covered by other health insurance
 - Not enrolled in Medicare
 - Can't be claimed as a dependent on someone else's tax return
 - Children cannot establish their own HSAs
 - Spouses can establish their own HSAs, if eligible
- No income limits on who may contribute to an HSA
- No requirement of having earned income or being employed



Making Contributions to an HSA

- Contribute on a pre-tax basis
 - Contributions through your employer via payroll deduction
- Contribute on an after-tax basis*
 - Use the online contribution tool to electronically debit your personal checking or savings account
 - Use the online HSA deposit form and mail with your personal check

2014 Contribution Limits



*Deduct after-tax contributions from taxable income when filing your personal tax return as an above-the-line deduction.

** Catch-Up Contribution: age 55 or older, up to an additional \$1,000.

Enrollment Experience

- Enroll in the Health Plan through your employer and elect the U.S. Bank HSA
 - Employer processes enrollment file
 - Payment Card(s) are ordered and mailed
 - You receive “welcome” notification via email
- Complete online enrollment process
 - Accept terms and conditions
 - Begin managing your HSA

The top screenshot displays the 'HSA Enrollment: Profile' page. It includes a navigation menu with options like Profile, Dependents, Eligibility, Election, Payments, Beneficiaries, T & C, Summary, and Confirmation. The 'Demographic Information' section contains input fields for First Name (Jane), Middle Initial, Last Name (Sample), Social Security Number (***-**-2312), Birth Date, Gender, and Marital Status. The 'Contact Information' section includes Country, Address Line 1, Address Line 2, and City.

The bottom screenshot displays the 'HSA Enrollment: Dependents' page. It features a table titled 'MY DEPENDENTS' with columns for Name, Birth Date, and Relationship. The table lists Adam Anderson (Spouse, 9/15/1965) and Emma Anderson (Dependent, 6/1/2009). Below the table is an 'Add New Dependent' section with a form for entering dependent information, including First Name, Middle Initial, Last Name, Social Security Number, Birth Date, Gender (Female/Male), Full Time Student (Yes/No), and Relationship (Spouse). An 'Add Dependent' button is located at the bottom of the form.

Using Your HSA Funds

- **Payment Card:** use it at healthcare locations where MasterCard is accepted
 - Money comes directly out of your account
 - No need to pay upfront and wait for reimbursement
 - Cannot be used at ATMs
- **Direct Deposit Reimbursement:** initiate an online reimbursement for expenses paid out of pocket
- **Bill Pay:** issue an online payment to your provider when you receive the final bill



Qualified Medical Expenses

- IRS Publication 502* contains a list of all approved qualified medical expenses, including but not limited to:

DOCTOR/HOSPITAL SERVICES

Doctor's office visits, hospital visits, ambulance services
flu shot/immunization, physical therapy, eye surgery



PHARMACY

Prescriptions, some over-the-counter items



MEDICAL PRODUCTS

Wheelchair/crutches, hearing aids, eyeglasses and contact lenses

SERVICES/TREATMENTS

Drug/alcohol treatment, nursing home/services,
diagnostic services, smoking cessation programs,
psychiatric care, acupuncture, fertility treatment,
chiropractor, dental treatment



*IRS Publication 502 can be found online at www.mycdh.usbank.com under Useful Links & Resources.

Managing Your HSA Online

- View balance, contribution and distribution information
- Initiate direct deposit reimbursements and online payments
- Access forms, investment information and other tools
- Designate beneficiaries
- Update dependent information
- Order additional card(s) for spouse and dependents

usbank Healthcare Payment Solutions

HOME ACCOUNTS PROFILE NOTIFICATIONS FORMS LINKS Patrick Henry De...
Last Login: 8/22/2013 - Online | [LOGOUT](#)

Welcome to Healthcare Payment Solutions!
Benefit from simple navigation and quickly access the information you need, any time of day. [View More](#)

I Want To...

- Make HSA Distribution
- Make HSA Contribution
- Manage My Expenses

Available Balance

HSA **\$2,761.59**

Message Center 0
No current messages

Quick View

HSA Contributions by Tax Year

Tax Year 2013	\$0.00	of \$3,250.00
Tax Year 2012	\$130.00	of \$3,100.00
Tax Year 2011	\$2,800.00	of \$3,050.00

*Represents your contributions year to date compared to the maximum amount you can contribute based on IRS guidelines.
**Contribution amounts do not include pending contributions or rollovers.

U.S. Bank Healthcare Expense Tracker

Expense Tracker

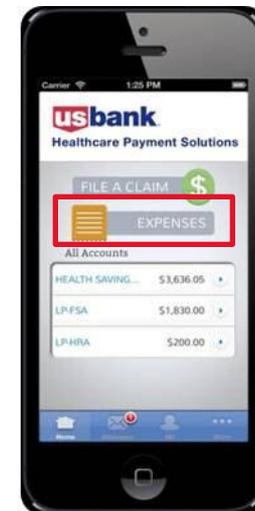
The screenshot shows the 'Add New Expense' form. It includes a navigation bar with 'HOME', 'ACCOUNTS', 'PROFILE', 'NOTIFICATIONS', 'FORMS', and 'LINKS', and a user profile for 'Jane Anderson'. The form fields are: Expense (Dental), Receipt (Upload Receipt button), Date of Service (Format date as mm/dd/yyyy), Expense Amount (\$), Provider, Recipient/Patient (Jane Anderson, Adam Anderson, Emma Anderson), and Notes. A 'Required Field' asterisk is present next to the Expense field.

- Add a new expense
- Detail expense information (date-of-service, amount, provider, etc.)
- Update existing expense
- Add or view receipt images

The screenshot shows the 'Expense Tracker' dashboard. A green confirmation message states 'Expense Saved Your expense has been saved.' Below it is a table of expenses:

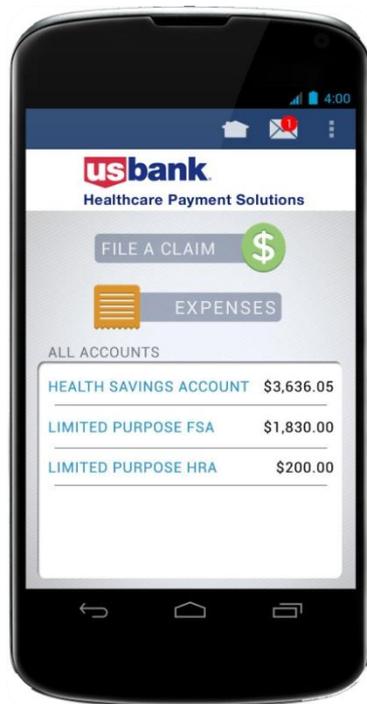
Expense	Date of Service	Date Entered	Recipient/Patient	Provider	Amount	Actions
Dental	3/1/2010	3/16/2010	Jane Anderson	Dental Specialist	\$150.00	Update Remove
Medical	2/10/2010	3/1/2010	Jane Anderson	General Clinic	\$75.00	Update Remove View Receipt
OTC	1/25/2010	2/16/2010	Jane Anderson	Pharmacy ABC	\$35.00	Update Remove View Receipt(s)

Navigation: < Prev 1 Next > | Page 1 of 1

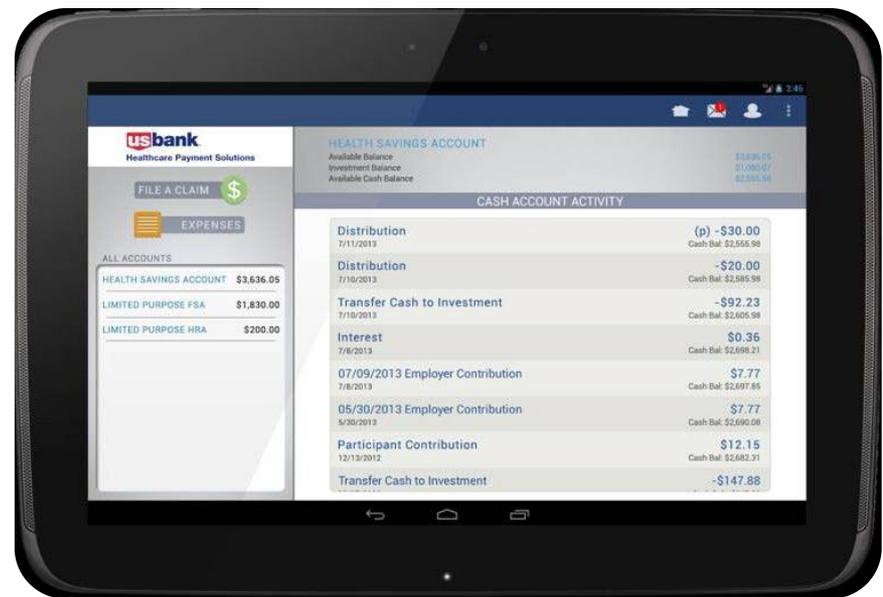


U.S. Bank Healthcare Mobile Application

*“I’m on my way to the doctor.
Do I have an adequate balance?”*



*“I need to purchase a prescription at my pharmacy.
Will my HSA balance cover the cost?”*



HSA Investors: Investment Detail

- Choose from 19 investment options*
- View fund performance, transaction and fund activity detail

HSA Investment Account

Account Information: Accountholder Name: PATRICK HENRY, Employer Name (ID): Liberty Printing Press HSA..., Total Balance: \$245.73

Balance by Investment

Investment Balances - ALL SOURCES (As Of 10/18/2011)

Additional Sources: ALL SOURCES (dropdown), View Source (button)

ALL SOURCES (As Of 10/18/2011)

Investment Name	Balance	Election Percent	Portfolio Percent	Units	Price	Cost	Cusip
FIDELITY ADV FREEDOM 2010 T	\$0.00	0%	0.00%	0.0000	\$11.18	\$0.00	315792879
FIDELITY ADV FREEDOM 2020 T	\$0.00	0%	0.00%	0.0000	\$11.51	\$0.00	315792820

* There is a required minimum balance prior to investing within an HSA.

HSA Investment Options

	Value	Blend	Growth
Large Cap	Nuveen Dividend Value	Nuveen Equity Index	Nuveen Large Growth
Mid Cap	John Hancock Disciplined Value Mid	Nuveen Mid Cap Index	Nuveen Mid Cap Growth
Small Cap	Nuveen Small Cap Value	Nuveen Small Cap Index	Nuveen Small Cap Growth
International		American Funds EuroPacific	Aberdeen Emerging Markets
Allocation/Lifestyle/ Target Date	Nuveen Strategy Conservative	Nuveen Strategy Balanced	Nuveen Strategy Growth Nuveen Strategy Aggressive
	High Grade	Medium Grade	Low Grade
Fixed Income/Bonds	First American Prime Obligations Money Mkt. PIMCO Low Duration	Nuveen Plus Core Bond	Prudential High Yield

NOT A DEPOSIT | NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY



Your Responsibilities

- Always save your receipts
 - No third party substantiation of how your money is spent
 - IRS may need receipts if you are part of a general IRS audit
- Tax Reporting
 - U.S. Bank will send you IRS Form 1099 only if you distributed funds out of your HSA in the prior year
 - U.S. Bank will provide you IRS Form 5498 online to download if you contributed funds to your HSA
 - Complete form 8889 annually when you do your taxes
- You are solely responsible for how you spend your HSA dollars



24/7 Access to Information and Education

- Interactive online demonstration

- What is an HSA?
- How does an HSA work?
- Why use an HSA?

- Frequently Asked Questions

- HSA specific
- HSA investments

- Healthcare Toolbox

- Resources to help you make informed healthcare decisions
- Tools to help you manage your healthcare spending

The image displays three overlapping screenshots of the usbank Healthcare Payment Solutions website. The top screenshot shows the main navigation bar with 'Home', 'Healthcare Toolbox', and 'Frequently Asked Questions'. Below the navigation, there are sections for 'Participant Log In', 'Employer Log In', 'Benefits with US', and 'BENEFITS For You'. The 'BENEFITS For You' section lists 'Health Savings Accounts', 'Flexible Spending Accounts', and 'Health Reimbursement Arrangements'. A 'Featured Demos' section highlights an 'HSA Presentation' with a 'View HSA Demo' button. The middle screenshot shows the 'Frequently Asked Questions' section, which includes a list of questions such as 'What is an HSA and how does it work?' and 'Who qualifies for an HSA?'. The bottom screenshot shows the 'WebMD Coverage Advisor' tool, which provides a 'WebMD Coverage Advisor' section with a list of features and a 'Learn more' link. The 'WebMD' logo is also visible in the bottom screenshot.

U.S. Bank Online Healthcare Toolbox

Our **Healthcare Toolbox** provides smart, easy-to-use interactive tools to help manage healthcare spending and reduce costs.

			
<p>Evaluate health insurance options, determine OOP costs and model HSA and/or FSA contribution levels</p>	<p>View trustworthy and timely health and medical news</p>	<p>Access an array of health information, medical services and education & research</p>	<p>Consolidate and manage your healthcare bills online, track and categorize them, and securely upload receipts.</p>

WebMD[®] Coverage Advisor

- Use Coverage Advisor to:
 - Create customized health profiles
 - Estimate your annual healthcare use (i.e., doctor visits, prescriptions, etc.)
 - Determine the HSA contribution rates that will save you money
 - Compare the options and out-of-pocket costs for each plan

The screenshot shows the 'Profile' section of the WebMD Coverage Advisor tool. It includes a header with 'usbank Healthcare Payment Solutions' and 'WebMD Health Manager'. The main heading is 'Coverage Advisor' with a subtext: 'Understanding your medical benefits can be challenging. This tool will estimate the costs of different insurance plans based on your expected use of health care services.' Below this is a 'Profile' section with a sub-heading: 'We are prefilling the Coverage Advisor with information that we already know about you, your conditions, and your family. Please fill-in the information to the right.' The form is divided into two columns: 'Salary & Location' and 'Tax Information'. Under 'Salary & Location', there is a 'ZIP Code' field with '55402' and a 'Pay Period Frequency' dropdown menu set to '12 (monthly)'. Under 'Tax Information', there is a 'Filing Status' dropdown menu set to 'Single' and a 'Household Income' field with '\$ 50000'. At the bottom right, there are 'Back' and 'Continue to Plans' buttons.

The screenshot shows the 'HSA' plan configuration screen. It starts with 'Plan Type: HSA' and a 'Name your plan:' field with 'HSA' entered. To the right is an 'Annual Premium: \$' field. Below this is a table with two columns: 'In-Network' and 'Out-of-Network'. The table has six rows, each with a label and two input fields. The labels are: 'Default Copay \$', 'Default Coinsurance %', 'Individual Deductible \$', 'Individual Annual Out-of-Pocket Maximum \$', 'Family Deductible \$', and 'Family Annual Out-of-Pocket Maximum \$'. Each input field is empty.

	In-Network	Out-of-Network
Default Copay \$	<input type="text"/>	<input type="text"/>
Default Coinsurance %	<input type="text"/>	<input type="text"/>
Individual Deductible \$	<input type="text"/>	<input type="text"/>
Individual Annual Out-of-Pocket Maximum \$	<input type="text"/>	<input type="text"/>
Family Deductible \$	<input type="text"/>	<input type="text"/>
Family Annual Out-of-Pocket Maximum \$	<input type="text"/>	<input type="text"/>

Accountholder Support

- HSA Consumer Services Representatives available Monday through Friday, 7:00 a.m. to 7:00 p.m. (CT): 877-470-1771
- Interactive Voice Response (IVR) available 24/7: 877-470-1771
- Monthly statements available online or mailed to residence
- Annual IRS reports are provided
- Tools and resources available at mycdh.usbank.com



Next Steps

Start benefiting today!

1. Visit www.mycdh.usbank.com
 - View **HSA demo** to learn more about HSAs
 - Use **Coverage Advisor** to compare options and out-of-pocket costs
2. Decide what you'd like to contribute and consider maximizing the 2014 IRS contribution limit
3. Enroll in the U.S. Bank HSA through your employer
4. Complete online enrollment process
 - Set up profile
 - Designate beneficiaries
5. Receive welcome packet and payment card
 - Activate payment card
 - Download mobile app
6. View qualified medical expenses list and begin using your card
7. Track your receipts in the Expense Tracker tool



Thank you

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. For the U.S. Bank HSA, your funds maintained in the Cash Account are FDIC insured subject to the FDIC insurance coverage and insurance limits allowed by law. FDIC insurance is calculated on end-of-day ledger balances in your deposit account which may include funds deducted from your available balance for investment purchases that have not yet settled.
- Non-deposit investment products, such as mutual funds, are not deposits or obligations of, or guaranteed by U.S. Bank or any of its affiliates, nor are they insured by the Federal Deposit Insurance Company (FDIC), or any other government agency. 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.
- U.S. Bank does not provide legal, tax, or investment advice to HSA accountholders. Contact a qualified accountant, attorney or investment adviser for tax, legal or investment advice.