

Experience. Flexibility. National presence.

# HSA Bank™

Experience matters. As one of the first financial institutions to offer health savings accounts, HSA Bank has it — and more. That's why Starmark recommends HSA Bank as a preferred HSA custodian.

## HSA Bank Offers Experience

Since 1997, HSA Bank™ has been a leading provider of medical savings accounts (MSAs), the predecessor to HSAs, serving more than 100,000 accounts nationwide. The result? A highly experienced, dedicated staff offering convenient, personalized service and peace of mind, including:

- Flexible enrollment options
- Quick access to funds via checks or debit cards
- Monthly statements of account activity
- Educational website assistance for account activities
- Brokerage investment option with access to stocks, bonds and more than 9,500 mutual funds.

## Administer Employee HSA Deposits and Withdrawals Safely and Cost-Effectively

A division of Webster Bank N.A. and an FDIC-insured financial institution, HSA Bank offers low account maintenance fees, competitive interest rates, 24-hour account access online and outstanding personal service. To learn more about the services offered by HSA Bank, visit [www.hsabank.com](http://www.hsabank.com) or call 800.357.6246.

## Enrolling Is Easy

### New Customer Enrollment

Save money on setup fees by easily enrolling online. (Paper enrollment is available for a higher fee.)

1. Complete the Custodian Election Form, and ask your employees to complete the Authorization to Share Protected Health Information (PHI) form you receive from your agent. Then, submit it to Starmark with your enrollment materials.



## Give your employees access to online HSA balance.

When you facilitate HSA setup through HSA Bank, your employees can access account information online through Healthy Foundations, available on the secured Member page of the Starmark website at [www.starmarkinc.com](http://www.starmarkinc.com).

Plus, your employees can also access the Healthy Foundations online decision support tools, including interactive health management tools, a treatment cost comparison and more. View an online demo by selecting Decision Support Tools from the Pharmacy and Wellness section of the home page.

2. Set up your employees' HSAs once you accept the Starmark offer:

- From [www.starmarkinc.com](http://www.starmarkinc.com), mouse over Pharmacy and Wellness, and select Healthy Foundations from the drop-down list.
- Select Health Savings Accounts, then HSA Bank Online Group Enrollment, and follow the outlined steps. Forward the link you receive via e-mail to your employees so they can sign up for their HSAs. (Paper enrollment only: Download the HSA Bank Application

 **Starmark®**  
Small business is our only business.

and give one to each employee to complete and return to you. Submit directly to HSA Bank.)

3. Pay HSA Bank directly when you receive a bill. Do not include additional money with your monthly check to Starmark.

### Existing HSA Bank Customer Enrollment

If your company is already an HSA Bank customer, giving your employees online HSA balance viewing capabilities through Healthy Foundations is easy. Simply:

1. Complete the Custodian Election Form.
2. Ask your employees to complete the following forms (available at [www.starmarkinc.com/Pharmacy](http://www.starmarkinc.com/Pharmacy) and [Wellness/Healthy Foundations](http://www.starmarkinc.com/Wellness/HealthyFoundations)):
  - Authorization to Share Protected Health Information (PHI)
  - Third Party Facilitation Agreement
3. Send Starmark the forms. If you are selecting HSA Bank as your HSA custodian as well as making a change to your existing medical plan, include these forms with your Starmark plan change requirements.

When you receive a bill from HSA Bank, please pay them directly. Do not include additional money with your payment to Starmark.

Direct enrollment questions to your agent, or call HSA Bank at 800.341.2116.

## HSA Bank™ Fee Schedule

Standard enrollment process	Online enrollment via link from the Starmark website to HSA Bank (Paper enrollment available.)
Setup fee	\$18 or \$25 per account, depending on enrollment method
Monthly maintenance	\$2.25* per account
Minimum cash contribution to open account	\$0
Minimum monthly balance	\$25
Brokerage account fee	Varies by type of brokerage selected (responsibility of employee)
Brokerage transaction fees	Varies by type of brokerage selected
Minimum balance to invest	\$100
Investments	Self-service access to thousands of funds, or designated brokerage
No. of debit cards available	Up to two included; additional cards available for a fee
Checks	\$7.95 for 50 checks (credit card required)
Online withdrawals	Available
Access to funds	Debit card, checks, paper request
Contributions	Checks, electronic transfer, quick disbursement

Employers choose to pay for the fees listed or pass along to the employees.

Fees are subject to change.

\* Waived for balances of \$3,000 or more.

To ensure the HSA is effective when the qualified high-deductible health plan (HDHP) takes effect, complete the HSA enrollment before the HDHP's effective date. If the HDHP's effective date is mid-month, the HSA will become effective on the first day of the following month. Refer to <http://ustreas.gov/offices/public-affairs/hsa/> for a complete list of HSA guidelines.

*HSA Bank is not affiliated with Starmark or Trustmark Life Insurance Company.*

Starmark's sole focus is providing a flexible healthcare benefits portfolio and unparalleled personal service to small businesses. By offering HSA-compatible health plans and nationwide network access, plus cutting-edge resources such as seamless HRA administration, easy and innovative paperless employee enrollment and valuable online healthcare decision support tools, Starmark continues to be a distinguished leader in small group healthcare benefits.

Fully insured plans are administered by Starmark and insured by Trustmark Life Insurance Company. Self-funded plans are administered by Starmark, and stop-loss insurance is provided by Trustmark Life Insurance Company. Plan availability and/or coverage may vary by state.

400 Field Drive • Lake Forest, Illinois 60045-2581 • [www.starmarkinc.com](http://www.starmarkinc.com)