

Below are the fees associated with the administration of your Aetna HealthFund® Health Savings Account (HSA). With your current high deductible health plan (HDHP), you benefit from having your account setup and monthly fees paid for you by your health plan or employer. In addition, you receive the discounted price associated with our other fees. If you choose to leave your current high deductible health plan (HDHP) you may be subject to additional fees.

Health Savings Account Administration Fees	
Account Setup	Paid by plan sponsor
Monthly Maintenance	Paid by plan sponsor*
Reimbursement Check	\$2.00 for paper check. No fee for electronic funds transfer.
Check Directed to Provider	No Fee
Replacement Card Fee	\$5.00 for each Card replaced if lost/stolen/damaged.
Return Deposited Item	\$20.00 per item
Overdraft or Non-Sufficient Funds	\$20.00 per item
Stop Payment Request	\$20.00 per item
Excess Contribution Refund Request	\$20.00
Investments	No Fee
Account Closing	\$25.00

* Monthly maintenance fees are paid by your plan sponsor. If you change health plans or employers your account may be directly charged up to \$4.95 per month.

HSA balances are FDIC insured and interest bearing. Interest is compounded and calculated monthly, based on an average daily collected balance, for each tier of account balances as outlined in the table below. Interest is credited to the HSA monthly as of the last business day of the statement cycle. If the HSA is closed before the accrued interest is credited, no interest will be paid for that month. The interest rate for each Tier is subject to change at any time.

Refer to your account statements or call a HealthEquity Specialist for current rates and conditions.

Health Savings Account Interest Rates			
Tier	Daily Account Balance	Interest Rate*	APY**
1	\$0 - \$2,000	0.10%	0.10%
2	\$2,001 - \$5,000	0.25%	0.25%
3	\$5,001 - \$10,000	1.00%	1.01%
4	Over \$10,000	1.25%	1.26%

Fees may reduce earnings.

* Rates in effect as of January 1, 2011.

**APY means Annual Percentage Yield.