

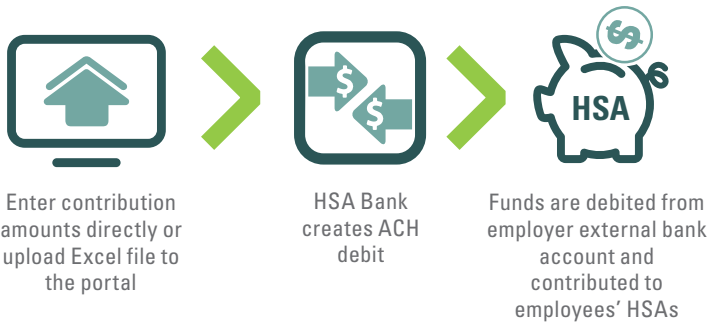
Selecting Your Health Savings Account Contribution Method

Option 1

Group Online Contribution (GOC)

Recommended for small or mid-size employers

This is our easiest and most popular option. GOC enables you to make contributions through our online portal. HSA Bank debits the funds from your external bank account and contributes the funds to employees' HSAs on a one-time or recurring basis. You can submit employer contributions and employee pre-tax contributions at the same time with detailed transaction descriptions on the Employer Administration Site.

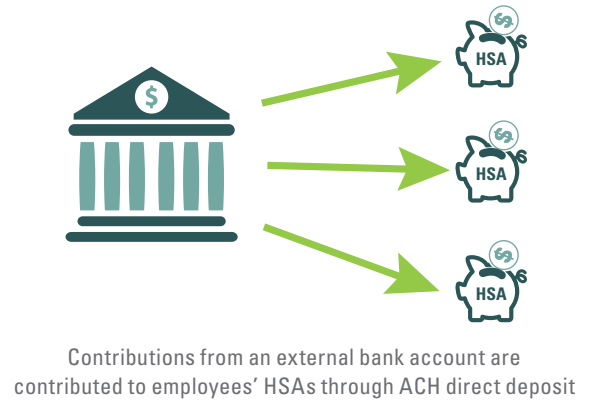


Option 2

Direct ACH Contributions (Direct Deposit)

Recommended for small or mid-size employers

Direct ACH enables you to utilize your current payroll provider to make employee contributions. Your payroll vendor will need to update their NACHA file in order to code each contribution entry to appear with the appropriate transaction description on the Employer Administration Site. HSA Bank provides you with the employee account numbers and routing number to complete the set up of this option.

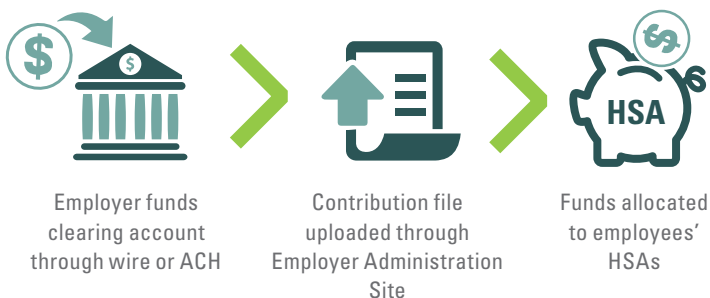


Option 3

Portal File Upload With Clearing Account

Recommended for small or mid-size employers

This option allows you to fund a designated clearing account through wire transfer or ACH. Emails and reports detail when funds are contributed into that account. Then an electronic contribution file is uploaded through the Employer Administration Site, which details the contribution instructions to move the funds from the clearing account into your employees' accounts. The wire or ACH received must match the total contribution amount of the file in order for the file to process automatically. Testing of the file format is required.



Option 4

Electronic Contribution File With Clearing Account

Recommended for mid-size or large employers

This option allows you to fund a designated clearing account through wire transfer or ACH. The only difference between this and option 3 is that the electronic contribution file is sent to HSA Bank through a SFTP. Transmission set up and testing are required.



	Option 1	Option 2	Option 3	Option 4
	Group Online Contributions (GOC)	Direct ACH Contributions (Direct Deposit)	Portal File Upload with Clearing Account	Electronic File with Clearing Account
Best Used By	Small and mid-size employers (Up to 1,500 employees)	Small and mid-size employers (Up to 2,500 employees)	Small and mid-size employers (Only offered to groups with over 100 employees)	Mid-size and large employers (Only offered to groups with over 500 employees)
Ability to categorize contributions as Employer/ Payroll	Yes	Yes, if your payroll vendor can support adding additional info to the discretionary data field (Instructions will be provided)	Yes	Yes
Contribution Timing	Minimum of 3 business days after submitted through the portal	Based on payroll vendor	Within 24 hours of funds and matching file receipt	Within 24 hours of funds and matching file receipt
Primary Benefits	Ability to set up recurring contribution schedule	Incorporated into your direct deposit payroll processing; no additional funding process required	Contribution method with clearing account without the need to support FTP/SFTP	Supports automated solution from your payroll system
Key Considerations	Direct debit from your external bank account	May incur additional costs from payroll provider	You can support our standard file format and upload it to the portal	You can support our standard file format and PGP encryption
Implementation Time	3-5 business days	Based on payroll vendor	1-2 weeks <i>(includes setup and testing)</i>	4-6 weeks <i>(includes setup and testing)</i>
Additional Documents Required	Group Online Contribution (GOC) Form and ACH Origination Agreement	None	HSA Contribution File Origination and Funding Agreement	HSA Contribution File Origination and Funding Agreement

Business Relations



866-357-5232

Monday – Friday, 7 a.m. – 7 p.m., CT

www.hsabank.com

