Health Savings Account Authorization and Agreement

There are a few general requirements to qualify for an HSA. To be eligible, you must meet the following requirements:

1. You must be covered by a qualifying high-deductible health plan (HDHP) that meets IRS guidelines for annual deductible and out-of-pocket maximum. You must be covered by this HDHP on the first day of a given month. All expenses under a HDHP, including prescriptions, doctors' visits, lab and x-ray services, are subject to a deductible. Although, a HDHP may provide preventive services such as health evaluations, routine care, immunizations and screening services without a deductible or with a reduced deductible.

2. You are not covered by any other health coverage. Dental, vision, disability and some other types of additional coverage are generally permissible.

3. You are not enrolled in Medicare, TRICARE or TRICARE for Life

4. You have not received Veterans Administration (VA) benefits within the past three months, except for preventative care. If you are a veteran with a disability rating from the VA, this exclusion does not apply.

5. You cannot be claimed as a dependent on someone else's tax return.

6. Do not have a health care flexible spending account (FSA) or health reimbursement account (HRA). Alternative plan designs, such as a limited-purpose FSA or HRA, might be permitted.

Other restrictions and exceptions may also apply. Consult a tax, legal or financial advisor to discuss your personal circumstances.

Certification:

I certify to appoint Sotera Health as the agent for the purpose of opening and administering a health savings account (HSA) on my behalf. I also acknowledge and certify that:

- I wish to establish a health savings account (HSA) with Optum Bank® as custodian.

- I understand the eligibility requirements for deposits made to my HSA and state that I qualify to make deposits to this account. I understand and agree that my HSA will be opened and governed by Optum Bank's Custodial and Deposit Agreement and that the terms and conditions therein will be binding on me. This document will be sent to me when my account is opened, along with Optum Bank's Truth in Savings New Account Disclosure, Privacy Notice and Schedule of Fees.

- I authorize Optum Bank to provide information about my HSA, including my account number, to my employer and those acting on behalf of my employer or Optum Bank, in connection with the establishment and maintenance of my HSA.

- I acknowledge that my employer and all others acting on behalf of my employer, may provide information on my behalf to establish and maintain my HSA and authorize my employer and its designee to take such action deemed necessary and appropriate by my employer to administer my HSA, including, but not limited to, making deposits and correcting errors where necessary.

- I understand my monthly account statements and all other HSA disclosures and documentation will be made available to me electronically. I agree to notify Optum Bank if I wish to have statements mailed to my home address.

- I understand that I have requested a Mastercard® Debit Card.

- I certify that the information provided in this application is true and complete.

- I certify that I have received or viewed the Bank's statement of the hardware and software requirements for access to and retention of electronic records and that I have demonstrated the ability to access the Bank's website where electronic statements and other documentation are stored. I instruct the Bank, unless otherwise notified and instructed by me, to provide the Custodial and Deposit Agreement and all other HSA notices, disclosures and information related to and governing my HSA to me online at **optumbank.com**.

- I agree that Employer will remain my agent unless and until Employer and the Bank receive notice that the appointment of Employer as my agent has been terminated, that I am no longer employed by Employer, or that I am no longer an HSA eligible individual; or I receive a notice from the Bank that my application for an HSA has been declined.