



What is the HSA Bank Difference?



hsabank 
own your health.®

Stable

For two decades, HSA Bank has served as a trusted partner in healthcare finances and a leader in consumer-directed healthcare. Because we are both the bank and administrator, you can take comfort in knowing your money stays with us. Our product offering includes Health Savings Accounts (HSA), other tax-advantaged health accounts, as well as commuter benefits, and COBRA. HSA Bank inspires 3 million members and more than 35,000 employer groups to “own your health” by making it easy to access, understand, and afford healthcare. As of March 31, 2019, HSA Bank has \$7.9 billion in total footings comprising \$6.2 billion in deposit balances and \$1.8 billion in assets under administration through linked investment accounts.

***HSA Bank Vision:** To inspire every individual to own their health by making it easy to access, understand, and afford healthcare.*

1997 Began Selling Medical Savings Accounts (MSA)

2004 Launched National HSA Program

2005 Webster Bank Purchased HSA Bank

2006 Launched Industry’s HSA Investment Platform

2008 First Administrator to Achieve \$500 Million in Deposits

2013 Surpassed \$2 Billion in Assets

2014 New Multi-Product Platform is Launched

2015 Acquired HSA Business from JP Morgan Chase

2019: Achieved \$8 Billion in Assets with 3 Million Members

Comprehensive

HSA Bank shows our members the way to a healthy financial future with an array of health account solutions. These tax-advantaged accounts help employers better manage health insurance costs, offer greater depth and flexibility in benefit packages, and promote healthy lifestyles.

Our comprehensive health benefit solutions include Health Savings Accounts (HSA), Flexible Spending Accounts (FSA), Health Reimbursement Accounts (HRA), Commuter Benefits (Parking & Mass Transit), and COBRA.



HSA

FSA

HRA

Commuter Benefits

COBRA

Accessible

HSA Bank Mobile gives you the tools to take control and better manage your health accounts. Safe and secure, HSA Bank Mobile offers real-time access for all your account needs. It's simple, intuitive, and convenient.



Simple, secure login



Check account balances



View account activity



Schedule HSA contributions



Review and verify qualified expenses



Make payments



Scan for IRS-qualified health expenses



Enter and track expenses



GET IT ON
Google Play



Download on the
App Store



Convenient

At HSA Bank, we believe in creating healthcare finance solutions that work. Take **myHealth PortfolioSM**, our self-service, online dashboard, for example.

It allows members to easily manage their accounts by enabling them to enroll in benefits, store receipts, file claims, initiate a provider payment, and more.



Easy



Automatic



Convenient

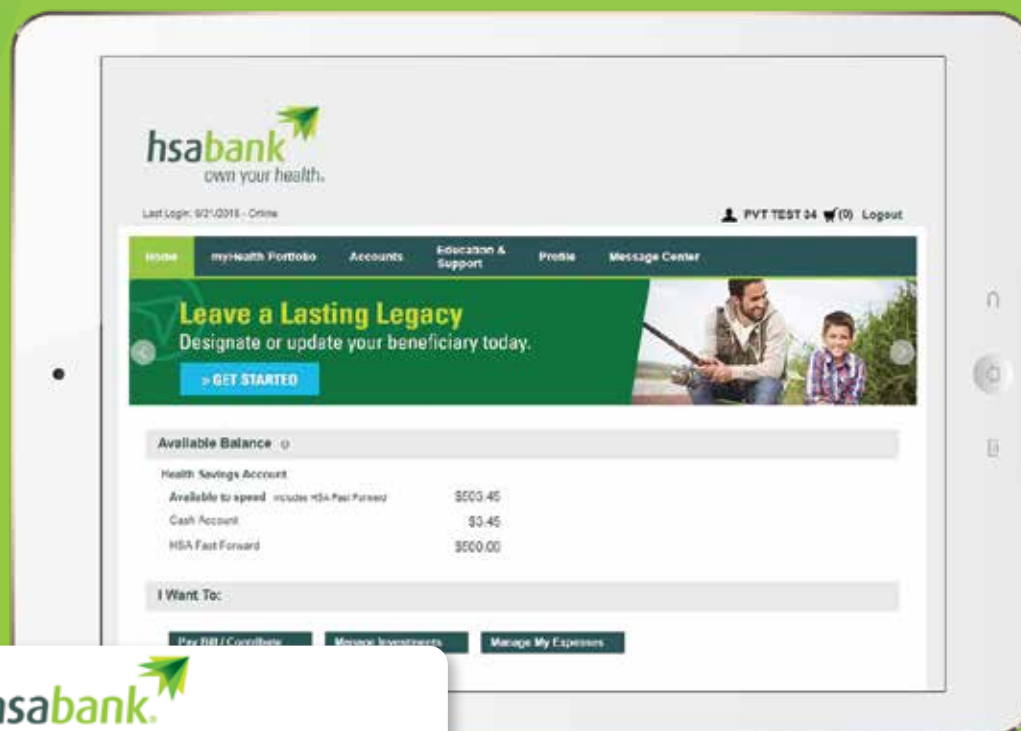


Efficient

Versatile

The HSA Bank **Health Benefits Visa[®] Debit Card** is a fully stackable card that accommodates all benefit plan types. Configurable by the employer, payments are automatically directed at the point of sale based on merchant type and splitting rules.

Expenses are auto-substantiated, allowing for less paperwork and hassle in the payment or reimbursement process.



Secure

From fraud monitoring to blocking high-risk transactions, keeping our members' personal and financial information secure is top priority at HSA Bank. HSA Bank also complies fully with HIPAA and HITECH as they relate to HRAs and FSAs.

As a bank, we adhere to the Federal Financial Institutions Examination Council (FFIEC) requirements including:

- Strong authentication
- General layered security
- Fraud detection


Supportive

At HSA Bank, our team of devoted professionals delivers an altogether different level of support. Support that not only exceeds expectations, it redefines expectations. Our live phone support is available 24 hours a day, 7 days a week. We also offer live, online chat support for members and employers.

Additionally, members have a multitude of self-service options, including our Member Website, social media channels, email, and a toll-free automated banking system.

"Our live phone support is available 24 hours a day, 7 days a week."





Stable
Comprehensive
Accessible
Convenient
Versatile
Secure
Supportive

More than just hallmarks, these seven attributes are promises. Combined they define us, and differentiate us. They showcase what we have achieved and that for which we strive – To inspire every individual to own their health by making it easy to access, understand, and afford healthcare.

Because at the end of the day the HSA Bank Difference isn't about us. It's about you.

**That's the HSA Bank
Difference!**



LEARN MORE AT [HSABANK.COM](https://hsabank.com)

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