



Health Savings Account Overview

Wright State University Fee Schedule

Account Set- Up Fee

Paper	\$0.00
On-line	\$0.00

Monthly Maintenance Fee (per account per month)

Cash Account	\$0.00
Investment Account (available after \$2,000 in balances)	\$1.50

Account Closing Fee

\$25.00 Fee is charged and deducted at the time the account is closed.

Health Savings Account Debit Card

First 2 Health Savings Account Debit Cards	\$0.00 per card
Additional Health Savings Account Debit Card (over 2)	\$5.00 per card
Replacement Health Savings Account Debit Card	\$2.00 per card

Check Printing

Set of 50 checks \$11.75

Overdraft Fee

\$33.00 Per transaction

INTEREST INFORMATION

Daily Balance ¹	Interest Rate	Annual Percentage Yield ²
\$0.01 - \$2,999.99	1.00%	1.00% APY
\$3,000.00 – 4,999.99	1.98%	2.00% APY
\$5,000.00 and up	2.96%	3.00% APY

¹ No minimum balance required to open the account.
² Annual Percentage Yield accurate as of date listed in Interest Information. Rates may change after the account is opened. Fees may reduce earnings.
 ** An Investment Administration Fee totaling 10 basis points annually will be assessed. Quarterly 2.5 basis points or 0.00025% of the total average investment account balance will be applied to the standard HSA account fees at the end of each calendar quarter

Maximum Annual Combined Employee and Employer Contributions

Coverage Type	Maximum Annual Contribution 2009
Individual	\$3,000
Family	\$5,950
Catch Up over age 55	\$1,000

Deductible Amounts for a High Deductible Health Plan with WSU

Deductible Amounts	2009
Individual	\$2,000
Family	\$4,000

Out of Pocket Amounts for a High Deductible Health Plan with WSU

Out of Pocket Cost	2009
Individual	\$2,000*
Family	\$4,000*

*In network providers only.

NOTE:

The Health Savings Account balances roll over year after year without penalty, and the balances always belong to the customer. With each contribution the customer makes, funds will grow tax-free year after year.

For Additional Information: www.irs.gov (Click on Health Savings Accounts)



FIFTH THIRD BANK

Health Savings Account Overview

FIFTH THIRD BANK HSA GENERAL INFORMATION

The Fifth Third Bank HSA is an FDIC-insured personal checking account. Account access is available 24 hours, 7 days a week.

Additional Account Information:

- Monthly statements provided
- Unlimited Fifth Third Bank Debit MasterCard® ATM transactions (If used at another bank, a charge may apply)
- Competitive rates of interest
- Investment options are available
- Internet Banking and Bill Payment through www.53hsa.com at no additional charge
- Fully self-service online account management
- No Set Up Fee
- For additional fees that may apply to the Health Savings Account, please refer to the fee schedule in the Fifth Third Bank Rules and Regulations applicable for all Fifth Third Bank accounts and cards

How does an individual pay for medical expenses from a Fifth Third Bank HSA?

Option 1: Use the Fifth Third Bank Debit MasterCard that accompanies the HSA: This card is a MasterCard debit card that combines the benefits of an ATM Card with the purchasing acceptance of MasterCard.

Option 2: Set up payees (Doctor's Office, Pharmacy, etc.) for Online Bill Payment at www.53hsa.com.

Note: For Options 1 and 2, there are no fees for Fifth Third Bank Debit MasterCard Transactions and/or Internet Transactions.

ADDITIONAL FEATURES AND BENEFITS OF THE HEALTH SAVINGS ACCOUNT VIA www.53hsa.com

- Check Health Savings Account balances
- View transaction history
- Transfer funds
- Pay for medical expenses
- View statements
- Electronically scan and store receipts
- Choose investment options for balances over \$2,000

ACCOUNT OPENING INSTRUCTIONS

Account opening can be completed online. Prior to beginning, customers should have the following information available:

- Health Insurance Card
- The last four digits of dependents' Social Security numbers
- Names, addresses, and Social Security numbers of beneficiaries
- Checking account information – account number and routing number of a personal checking account to facilitate transfer of funds between the Health Saving Account and your personal checking account.

When Opening your *Individual Health Savings Account*:

- Refer to the secure account-opening site, enroll.53hsa.com.
- Enter email address
- The enrollment code for Wright State University : 826685
- Follow the account-opening process flow as prompted

Once the processes listed above are completed, accounts can be viewed at www.53hsa.com.

For additional questions on account opening, or general Health Savings Account questions, please contact customer service at 1-888-350-5353.

*To learn more about the Fifth Third Bank Health Savings Account, please visit www.53hsa.com.