

## Investment Vehicles

- The Vanguard Group, Inc. — No-Load Mutual Funds
- Choose from a vast selection of Vanguard® funds
- A Resource Bank Debit Card Account is available as an alternative to Vanguard® funds

## Administrative Fees

- One-time set-up fee \$ 15
- Annual administration fee \$ 42 per account
- Administrative fees are payable direct and in advance and may be paid by your employer or by the employee via payroll deduction

## Mutual Fund Specific Fees

- Account maintenance fee — .00125 per quarter times account balance. Capped for balances over \$20,000.
- Mutual Fund Account maintenance fees will be deducted from account balance quarterly.

## Debit Card Specific Fees

- Resource Bank Debit Card account fee — \$2 per month additional

## Contributions

- Calendar-year maximum (2006):
- Single accounts — 100% of health insurance deductible up to \$2,700
  - Family accounts — 100% of health insurance deductible up to \$5,450
  - Additional “catch-up” contributions for individuals age 55 and over — \$700
  - Maximum contributions will be reduced by 1/12 of calendar-year maximum for each month not covered by high-deductible health insurance.
  - Checks may be in one lump sum or monthly.
  - Checks are payable to Resource Bank and should be mailed to: Health Savings Administrators, 10800 Midlothian Turnpike, Suite 240, Richmond, VA 23235

## Withdrawals

- Submit Request for Reimbursement form to Health Savings Administrators.
- Reimbursement check will be made payable to account holder.
- Debit card holders use the card as debit or Visa.

## Statements

- An Explanation of Payment report with any reimbursement.
- Monthly statement summarizing debit card account activity and balance direct from Resource Bank.
- Quarterly statements summarizing fund activity and balance.

## Custodian

Resource Bank  
 Virginia Beach, VA

## Web Site

[www.HSAadministrators.com](http://www.HSAadministrators.com)

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# Why Health Savings Administrators?

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- We have nine years of MSA and HSA administration experience.
- A choice of 20 Vanguard® no-load funds.
- We allow first-dollar investing — no need to keep several thousand dollars in a low-yield checking account.
- No hidden fees — no broker fees, account-closing fees or inactivity fees.
- We have no transaction fees.
- Nationally recognized program — we currently have customers in 46 states and the District of Columbia.
- We understand our customers' needs. Here are comments from our account holders:
  - “Thanks for everything! I brag to everyone how enjoyable you folks are to deal with.”
  - “I am so impressed that I actually get to talk to a real person when I call.”
  - “Thank you so much for all the information requested. It was very organized and understandable.”

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Notice: Establishing a personal health account has important tax and legal consequences for both employers and employees. Health Advantage, an independent licensee of the Blue Cross and Blue Shield Association, does not provide legal or tax advice. Nor does Health Advantage recommend particular financial institutions as trustees or custodians of health savings accounts. You should consult with your tax and/or legal advisor if you have any questions concerning any tax or legal issues concerning an HRA or an HSA.