

Welcome to Our Annual 2011 HSA Survey



by Leila Morris

Welcome to our annual HSA Survey. We asked the top companies in the state essential questions about coverage and services that affect you, the broker. Read on to find out what plans will work best for you and your clients. Look For Part II of Our Annual HSA Survey in the February 2011 Edition

1. What are the primary services you offer as part of your HSA product?

Aetna: Compatible high deductible medical plan, HSA administration, HSA investment services.

Anthem Blue Cross: We offer Medical HSA Health Plans and an option to in an integrated Banking system through our contracted partners; NY/Mellon.

Blue Shield: Blue Shield does not directly offer a health savings account (HSA) product, but rather has a relationship with Wells Fargo Health Benefit Services to offer HSA administration to eligible members enrolled in one of our high-deductible health plans (HDHP). Through this relationship, eligible Blue Shield members may be able to benefit from a tax-advantaged HSA with online account management, access to healthcare debit cards linked to their HSAs for qualified medical expenses, and comprehensive customer service. Although Blue Shield has a relationship with Wells Fargo, members may open their HSAs with the financial institution of their choosing.

CIGNA: CIGNA Choice Fund HSA, with accounts managed by JPMorgan Chase, is an integrated HSA, combining the plan's entire healthcare and financial management features into one easy-to-use healthcare product. It includes several features, such as health coaching, integrated medical and HSA claim capabilities, a diverse range of mutual fund choices, employee education, and medical and pharmacy cost transparency tools, hospital quality comparison tools, and online health risk assessments.

First Horizon Msaver: We offer an FDIC insured health savings account that may be matched with any carrier's qualified high-deductible health plan. Account holders receive a specially branded VISA debit card, tiered interest rates, three investment options, an award-winning CD welcome kit, no-fee ATM transactions, free bill pay online, free banking online, and a healthy lifestyles portal to help save money on prescription drugs and medical services. First Horizon Msaver also offers a dedicated HSA customer call center.

HSA California: The HSA California Exchange is the only small-group, fully integrated HSA program with multiple carriers. Each employee can choose from a menu of HSA-qualified high deductible health plan benefits from Health Net, Kaiser Permanente and Western Health Advantage with no minimum participation requirements.

HSA banking and savings programs are offered through The Bancorp Bank, with accounts FDIC-insured to at least \$250,000. Accounts include a free debit card, access to hundreds of investment options, personalized checks, and 24/7 secured online banking access. There are no application or set-up fees to open an HSA with The Bancorp Bank.

HSA California also offers Dental, Vision, Hearing, HR Support, Life and Section 125 POP plans along with prescription discounts through The California Rx Card Program.

Kaiser Permanente: We offer health savings account (HSA) Qualified Deductible HMO plans (available to the Individual and Family market, Small, Mid, and Large employer groups), PPO plans (available to Small businesses, with 2 to 50 subscribers), EPO plans for individuals and self-funded EPO plans. We have selected Wells Fargo as our preferred financial administrator to provide HSAs in connection with our HSA-qualified health plans. Wells Fargo offers all of our customers a competitively discounted monthly administrative fee, an FDIC-insured tiered interest rate account, HSA debit cards, investment options, online account management, and dedicated customer service.

With the HSA, eligible employees set aside funds to pay for current and future qualified medical expenses on a tax-free basis. Contributions can be made to the HSA by the employee, the employer, or both. When employers contribute HSA funds they save on premiums, their HSA contributions are tax deductible, and they are providing a great incentive with which to attract and retain good employees. Our HSA provides:

- Tax savings – any funds employers contribute are tax deductible. Plus, employees can save with pretax contributions (reduc-

ing their income taxes), tax-free investment earnings, and tax-free withdrawals for qualified medical expenses

- More benefits dollars directly to employees – employers can contribute some of their premium savings directly to their employees' HSA accounts—helping motivate them to start saving for their future health care needs
- Portable savings for employees – employees own the funds in their HSA, so the account goes with them if they change jobs, become unemployed, or switch to a new health care provider
- Easy access to funds with the Wells Fargo Visa debit card – employees can use the debit card to pay for qualified medical expenses anywhere Visa is accepted
- Discounted administrative fee

Sterling HSA: Sterling offers education, implementation and account management services through personal sales and service teams, as well as online for brokers, employers and accountholders. Among our primary services are HSA education, enrollment assistance, a review of the explanation-of-benefits, bill paying, record keeping, scanning and archiving of bills, receipts, and other critical information in case of an IRS audit. We also offer options for self-directing investments and flagging expenses submitted as qualified and non-qualified for HSA distribution. Our online services include online enrollment, banking, account transaction information and the ability to make changes to the HSA account. We launched an upgraded website in 2010 with even more online transaction features and accountholders like the results. In a recent accountholder satisfaction survey, over 70% of Sterling accountholders said our online account services is one of the things they like most about what we offer. We offer services in Spanish, as well as English. In late 2010 we launched a Spanish website, including HSA online enrollment for individuals and employer groups in Spanish. We have many Spanish bi-lingual sales and customer service representatives to help our clients.

UnitedHealth Group: UnitedHealthcare is the largest provider of consumer-driven health plans in the country with nearly 3 million members enrolled in consumer-driven health plans that incorporate a health savings account or health reimbursement. Additionally, UnitedHealth Group uses its own financial corporation, OptumHealthBank, for its HSA program administration. OptumHealthBank, an FDIC-insured financial institution focused solely on health care banking, is the nation's largest HSA administrator. Account holders receive market competitive interest rates on their deposits, online bill payment options, and direct debit card access to their accounts. Additionally, once they get a qualifying account balance, they also can invest in a range of highly regarded no-fee, non-proprietary investment options.

2. Do you offer an HSA-qualifying high deductible health insurance plan?

Aetna: Yes.

Anthem Blue Cross: Yes

Blue Shield: Yes, Blue Shield offers multiple high-deductible PPO plans that work in conjunction with HSAs.

CIGNA: Yes, CIGNA offers a full suite of account-based medical plan designs that meet the definition of a qualified high deductible plan.

First Horizon Msaver: We do not offer an HSA-qualifying high deductible insurance plan, but our health savings account may be paired with any carrier's qualified health plan, which allows for greater portability.

HSA California: Yes, HSA California only offers HSA-qualified health plans; our portfolio includes seven different HSA-compatible plan designs.

Kaiser Permanente: Yes, we offer an array of HSA-Qualified Deductible HMO plans for the Individual, Family and Employer group markets, PPO plans for Small business groups with 2 to 50 subscribers, EPO plans for Individuals, and Self-funded EPO plans. Features include:

- The option to establish a health savings account (HSA) with our preferred administrator, Wells Fargo
- Extensive resources and tools for better decision-making and health
- Online employee account services from Wells Fargo

And, of course, members have full access to coordinated care—including primary, specialty, and hospital care, plus pharmacy and vision coverage, all linked by our integrated care delivery model. Members also have access to our industry-leading personal health record—members can log on to My Health Manager at kp.org to e-mail their doctors, refill prescriptions, check lab results, and much more.

Sterling HSA: As an independent HSA administrator, Sterling can work with all HSA compatible plans – fully insured and self-insured.

UnitedHealth Group: Yes, UnitedHealthcare has partnered with OptumHealthBank for HSA administration, savings and investment opportunities.

3. Are you providing a health spending arrangement or a savings vehicle?

Aetna: Yes.

Anthem Blue Cross: We have partnered with BNY/Mellon and their support staff – ASC/Mellon to provide banking and investment options for the financial piece of our HSAs. Our integration allows members to login to www.Anthem.com/.ca and be linked to their BNY/Mellon account.

Blue Shield: As Blue Shield only offers the HDHPs, eligible members have the flexibility to utilize Wells Fargo's 13 HSA mutual fund options to accommodate a range of objectives. For example, once the FDIC-insured deposit account reaches a minimum balance of \$2,000, the member has the option to direct contributions above \$2,000 into the investment options they choose.

CIGNA: CIGNA has an extensive offering of consumer funds that include an HSA, HRA, healthcare flexible spending account, dependent care flexible spending account, and incentive health reimbursement accounts (Healthy Awards).

First Horizon Msaver: We provide an FDIC insured savings account with tiered interest rates that can be linked to one of three investment options. More accounts features can be seen at firsthorizonmsaver.com.

HSA California: HSA California and The Bancorp Bank have partnered to create a seamless, online approach for employers and employees to fund an HSA with a wide array of savings and investment options.

Kaiser Permanente: With this plan, employers and employees can save money, promote health, and make health care decisions. With an HSA-compatible plan, members can:

- Get lower premiums and tax savings—costing less than traditional HMO plans, our HSA-compatible plans combine lower premiums with tax-advantaged features
- Choose from a flexible selection of deductible HMO plans
- Give employees full access to coordinated care—including primary, specialty, and hospital care, plus pharmacy and vision coverage, all linked by our integrated care delivery model
- Offer a wealth of preventive services—covered with low co-payments and not subject to the deductible
- Help protect employees from high costs—annual out-of-pocket

limits help shield employees from high costs. Members who enroll in one of our HSA-Qualified Deductible HMO plans can open a health savings account through our financial administrator, Wells Fargo. However, members are also free to open a health savings account with a financial institution of their choice. Our HSA-Qualified Deductible HMO plans are designed to work with HSA administration from any financial institution. In terms of other spending arrangements, we also offer different deductible HMO plans paired with Health Reimbursement Arrangements (HRA).

Sterling HSA: Yes, in addition to HSAs, Sterling also provides administration services for HRAs, FSAs, POPs and COBRA.

UnitedHealth Group: Yes, UnitedHealthcare offers several HSA-qualified HDHPs. In addition to administering the medical plan, UnitedHealthcare offers a wide variety of health care services, tools, and tips for its HSA customers.

4. What size employee group is the HSA available for?

Aetna: All sizes of groups.

Anthem Blue Cross: All employee groups are eligible.

Blue Shield: We offer HSA-compatible plans for all markets, including individual and family, small groups (from two to 50 employees), midsize groups (51 to 299 employees), and large groups (300+ employees).

CIGNA: Our integrated HSA product is available for employers with 51 or more eligible employees. We also offer qualified high deductible health plans.

First Horizon Msaver: We provide HSA administration for individuals as well as groups of all sizes.

HSA California: HSA California is available for employers with 2-50 employees.

Kaiser Permanente: We offer HSA-Qualified Deductible HMO plans to any group size. PPO plans are available to groups with 2 to 50 subscribers, and Self-funded EPO plans are available to groups with 500 subscribers.

Sterling HSA: We work with groups of all sizes, including large, medium and small employers. We also work with individuals, many of whom sign up for our HSA online.

UnitedHealth Group: Yes, UnitedHealthcare has partnered with OptumHealthBank for HSA administration, savings and investment opportunities.

5. Is your management team experienced in health insurance, financial services, or both?

Aetna: Health insurance.

Anthem Blue Cross: Anthem has subject matter experts in health insurance and the financial services for our HSAs plans. These associates can work with the client and agent/broker to explain all processes.

Blue Shield: Blue Shield's management team is experienced in health-care services, but works closely with Wells Fargo, as our preferred HSA administrator, to ensure effective coordination with the financial services involved.

CIGNA: Our CIGNA Choice Fund HSA product combines the expertise of CIGNA's management team (health insurance) and JPMorgan Chase (financial services) to offer an integrated solution for our customers.

First Horizon Msaver: Our management team is experienced in both health insurance and financial services.

HSA California: The HSA California team is comprised of health insurance specialists with extensive experience with both HDHPs

and HSAs. Our banking partner, The Bancorp Bank, provides expert financial services support via a team that shares 140-plus years in banking and technology experience.

Kaiser Permanente: Our management team is experienced in health insurance and HMO plans. Our HSA administrator, Wells Fargo, brings the appropriate financial services expertise.

Sterling HSA: Sterling HSAs executive team has extensive experience in Healthcare, insurance, and consumer directed account management. We have complemented those skills with staff and advisory board members who have experience in financial services to optimize support of our clients during enrollment and to manage their accounts with us long-term.

UnitedHealth Group: Both.

6. Do you provide training for brokers about HSAs?

Anthem Blue Cross: We provide ongoing broker communications, newsletters, and product demonstrations as new products are introduced.

Blue Shield: Yes, Blue Shield provides a continuing education seminar on HSAs to our IFP brokers periodically. Brokers also have access to educational programs and tutorials through Wells Fargo.

CIGNA: CIGNA provides consumerism education on products including the HSA to brokers via forums, newsletters, collaterals, and through highly skilled sales managers.

First Horizon Msaver: We provide CE certified training programs on the subject of HSAs in over 20 states. In addition, First Horizon Msaver regional representatives and the Broker Support Team (1-866-889-8583, Option 3) are available to assist brokers in the field with education as well as the installation and enrollment of the HSA.

HSA California: Yes, HSA California has dedicated HSA experts ready to provide personalized training and HSA education to brokers. We can be reached between 8 a.m. and 5 p.m. Monday-Friday at sales@hsacalifornia.com or toll-free at 866.251.4625. HSA California also provides ongoing seminars to provide brokers with the information and tools they need to explain High Deductible Health Plans and HSAs to clients.

Kaiser Permanente: Yes, we provide training to our brokers. In addition, our HSA financial administrator, Wells Fargo, has a dedicated support line to assist our brokers with questions. Wells Fargo also has an online flash educational presentation for our customers about HSAs online at: wells Fargo.com/investing/hsa/demo

Sterling HSA: Yes, Sterling offers a variety of training options, including CE courses across the nation, webinars, "lunch and learn" meetings for large regional brokerage groups, and individual sessions pairing Sterling account executives with brokers and consultants.

UnitedHealth Group: Yes, we routinely provide training to brokers on all of our products and services, including print materials, online education, and regular webcasts to inform brokers about the HSA.

7. What commissions are paid to brokers and when?

Aetna: Standard commission levels, monthly.

Anthem Blue Cross: Brokers are paid the standard medical commission for the HSA compatible medical plan.

Blue Shield: Blue Shield does not pay commissions for HSAs because we administer the HDHP; however, financial institutions charge variable HSA referral fees.

CIGNA: CIGNA pays its standard commissions for HSA sales.

First Horizon Msaver: We pay brokers \$.50 per account referred

for the life of the account. Referral fees are paid via direct deposit on a quarterly basis. More information about how First Horizon Msaver works with brokers may be found at firsthorizonmsaver.com.

HSA California: HSA California pays standard commissions monthly.

Kaiser Permanente: Brokers are paid the standard medical commissions for all of our HSA-qualified health plans. For more information, please visit brokernet.kp.org.

Sterling HSA: Commissions for our HSA business are 10% of the fees or all new and renewing groups and are paid quarterly. We also pay commissions on HRA and FSA business.

UnitedHealth Group: UnitedHealthcare's standard commission schedules and payment processes apply to the CDH products.

8. Are electronic enrollment forms accessible through your Website?

Aetna: Yes.

Anthem Blue Cross: Yes.

Blue Shield: Employees enrolling in a Wells Fargo health savings account (HSA) through their employer are able to conveniently enroll online directly with Wells Fargo. Enrolling online eliminates the need to complete and mail in paper enrollment forms, provides an efficient enrollment process that is accurate and secure, and delivers immediate enrollment confirmation to employees.

CIGNA: CIGNA provides an online and paper version of the HSA bank enrollment application. Employers can provide online or paper enrollment options for their employees.

First Horizon Msaver: We were first to market with a completely paperless online enrollment form. Brokers and employers are encouraged to call the Broker /Employer Support Center (1-866-889-8583, Option 3) to obtain an enrollment form URL that is exclusive to the group and the broker. Other electronic enrollment methods are available for large groups. A generic online enrollment form may be found at <http://www.firsthorizonhsa.com>.

HSA California: PDF enrollment forms are available on our Web site at www.hsacalifornia.com. Employers and employees can open and fund an HSA on our Web site through a simple process driven by our partner, The Bancorp Bank. Employers can even maintain employees' membership information online.

Kaiser Permanente: Individuals and Families can apply for our health plans online by logging on to: kaiser.healthinsurance-asp.com/expressweb/user/Welcome.action

Health plan enrollees whose employer is not sponsoring an HSA and individuals enrolled in our Individual and Families health plans can open and fund an HSA account online at: wellsfargo.com/investing/hsa/enroll.

Sterling HSA: Yes, we provide online enrollment for individuals who are part of employer groups, individuals seeking a HSA administrator on their own, and for employer groups to manage the HSA enrollment of employees.

Sterling account enrollment and management forms are also available on our website at www.sterlinghsa.com to download, print, and email or mail to us. Again, our online enrollment and paper forms are available in English and Spanish.

UnitedHealth Group: Yes, electronic enrollment forms are available through our Website.

9. How do you assist account holders with paying medical bills?

Aetna: We provide cost estimator and quality assessment tools.

Anthem Blue Cross: High Deductible Health Plans engage the members to be knowledgeable about their healthcare treatment

and management of funds.

Members manage their own bank accounts, pay for their medical and Rx needs with their HSA account. Members can view online their banking balances and their claim activity.

Account status and explanation of benefits documents are available through our Website.

Members can use their debit card or Mellon checks to pay for their out of pocket responsibility. The customer service advocates are available to help members understand their financial responsibility.

Blue Shield: As a health plan, Blue Shield determines plan eligibility and payment for services incurred, such as determining plan and member responsibility based on plan agreements. The member is responsible for determining which qualified medical expenses they choose to pay out of the HSA. Any HSA financial transactions (movement of money into and out of the HSA regardless of qualified medical expenses status) are managed by the HSA trustee or custodian.

CIGNA: CIGNA helps account holders manage their healthcare expenses with information decision support tools and ready access to HSA funds through a single sign-on from our website, mycigna.com. Customers with the CIGNA Choice Fund HSA have access to their HSA dollars via a debit/ATM card, online bill payment functionality, and paper checks. CIGNA also has an auto-claim forward option available for individuals, creating an automatic withdrawal from their HSA for out-of-pocket medical expenses. The auto-claim forwarding deepens the integration of the CIGNA Choice Fund HSA by including the HSA balances and payments into the individuals Explanation of Benefits (EOB), Quicken for Health Expense Tracker, Health Statement, and Treatment Cost Estimator.

First Horizon Msaver: We offer free Online Bill Pay for the convenient electronic payment of medical bills. Tools such as a free medical cost estimator and a patient bill evaluation and negotiation service are also available in the Healthy Lifestyles Portal at www.firsthorizonmsaver.com.

HSA California: Our carrier partners – Kaiser Permanente, Health Net, and Western Health Advantage – have created special units within their organizations to help members enroll in HSA California.

Kaiser Permanente: Money in the HSA can be used to pay for a variety of healthcare-related expenses ranging from routine physicals to prescription drugs. To pay for expenses, the member can simply present their HSA debit card to the provider, and money will be deducted directly from their HSA. However, if the member wants to pay for services out of pocket and submit an HSA reimbursement claim manually, they can. Members can contact our Member Services department with any medical bill question or concerns.

Sterling HSA: Sterling reviews the explanation of benefits and medical bills for health plan discounts to insure that our accountholders do not spend more for a healthcare service or product than the insurance company would pay.

We also alert accountholders when we spot disbursements that do not appear to comply with IRS rules. We help our clients with payment plans to their providers in the event there are insufficient funds to pay a bill. We also partner with Medical Cost Advocate to help our accountholders negotiate medical costs before and after they are incurred.

UnitedHealth Group: Participants can use checks or a debit card to access funds in their HSA to pay providers directly for outstanding expenses or reimburse themselves for out-of-pocket expenses paid to a provider. UnitedHealthcare then gives members monthly health statements that provide personalized cost-saving and health improvement tips, as well as simple charts showing indi-

viduals' claims experience and health care account balances – all in an easy, concise, plain-English sort of way.

10. How does the administrator help the account holder with insurance-related questions?

Aetna: Customer service representatives are available by phone and through our website.

CIGNA: CIGNA offers integrated customer service via our mycigna.com Website and 24/7/365 toll-free telephone service to respond to questions about the member's health insurance and the HSA.

Anthem Blue Cross: Anthem provides online resources as well as a customer service support line for all members. Support numbers are listed on the member's health insurance card.

Blue Shield: All HDHP-related questions are referred back to Blue Shield.

HSA California: Both HSA California and The Bancorp Bank have customer support teams with expert knowledge available by phone or e-mail from 8 a.m. to 5 p.m. Monday-Friday.

First Horizon Msaver: We work with a large number of health plans and will refer the account holder to the health plan for questions related to insurance. However, general HSA questions can be answered by the dedicated HSA call center staff.

Kaiser Permanente: Our preferred financial administrator for HSAs, Wells Fargo, refers insurance-related calls back to Kaiser Permanente. Our member service representatives are trained to answer any insurance related questions members may have. Additionally, at kp.org/deductibleplans members can educate themselves about what to expect pre/during/post visits with our providers, including decision support tools (e.g., preventive services list, sample fee list, interactive treatment fee tool) that may facilitate better understanding of their insurance coverage and optimize the wide range of health-related services we offer.

Sterling HSA: Our customer services representatives are available Monday – Friday from 6 am to 8 pm Pacific time. Clients and brokers can reach us toll-free at 800-617-4729 and via e-mail at customer.service@sterlinghsa.com.

UnitedHealth Group: UnitedHealthcare's Customer Care Professionals are available by phone to respond to all insurance and account-related questions; a number of resources, including calculators and FAQs are also available online at www.myuhc.com.

11. Is the administrator integrated with the health plan?

Aetna: Yes

Anthem Blue Cross: Yes, BNY/ Mellon provides consumers with:

- Online Checking Activation Services through Anthem.com/ca
- Interest-bearing checking account
- Anthem-branded MasterCard debit card
- Checkbook
- Consumer receives the HSA debit card, checkbook, etc. after completing the activation process
- Online Monthly HSA Statements (bank statement)
- Annual Tax forms: 1099s (January), 5498s (May)
- Online Investment opportunities through its subsidiary Dreyfus
- New in 2011, Online Bill Pay for the members medical fees

Blue Shield: No, as members may open their HSAs with any financial institution they choose, despite Blue Shield's relationship with Wells Fargo, the financial services and health plan services are not integrated at this time.

CIGNA: Yes, the high deductible health plan is fully integrated with the HSA.

HSA California: HSA California is completely integrated with The Bancorp Bank. Eligibility is automatically transferred to The Bancorp Bank

so that account set-up is simplified; employers can set-up employee HSAs, fund employee HSAs, and complete other administrative capabilities – all online.

Kaiser Permanente: No, the administrator is not integrated with the health plan. Health plan services are provided by Kaiser Permanente, while HSA accounts are set up and maintained by Wells Fargo, our financial administrator for HSAs.

Sterling HSA: We are an independent administrator available to work with all health plans across the nation.

UnitedHealth Group: Yes, in 2002, UnitedHealth Group chartered OptumHealthBank to help advance the growing convergence of healthcare and financial services and to give consumers a more integrated experience.

12. Are investment choices limited by the administrator?

Aetna: The administrator provides a diverse fund selection by asset classes supporting a range of investment objectives.

Anthem Blue Cross: There are over 20 investment opportunities through BNY/Mellon's subsidiary Dreyfus.

Blue Shield: Yes, Wells Fargo has 13 HSA mutual fund options available.

CIGNA: CIGNA offers a customized slate of diversified HSA investment options through JP Morgan Chase as part of our CIGNA Choice Fund HSA. All funds are available to HSA investors at net asset value with no front or back end loads.

HSA California: The Bancorp Bank offers an extensive investment portfolio, from FDIC-insured savings accounts to more than 6,500 investment options. There are no application or set-up fees required to open an HSA with The Bancorp Bank.

Kaiser Permanente: The Wells Fargo HSA offers both an FDIC-insured interest bearing deposit account plus the option to direct funds into pre-selected investments and mutual funds. For more information on Wells Fargo Advantage Funds, visit wellsfargo.com/advantagefunds or call 800-222-8222.

However, members are also free to open a health savings account with a financial institution of their choice.

Sterling HSA: Not at all. Our account holders can choose any IRS qualified investment for their HSA funds, including stocks, bonds, mutual funds, and CDs.

UnitedHealth Group: Optum Health-Bank offers a range of highly regarded no-fee, non-proprietary investment options to HSA account holders.

13. What forms are needed to submit an HSA case?

Aetna: Aetna's standard enrollment processes are used. There are separate medical and HSA elections. Eligibility/enrollment options are electronic batch enrollment, paper enrollment, and Web enrollment.

Anthem Blue Cross: An HSA Addendum and Agreement need to be completed. The HSA Addendum captures how the Employer wants to fund their employees' accounts. The HSA Addendum is stating you will or will not use our integrated banking option. HSA Agreement must be signed if the Employer chooses our integrated partner BNY/Mellon.

Blue Shield: Forms (online or paper) vary by HSA custodian or trustee.

CIGNA: CIGNA's standard processes and forms are used for all CIGNA products including the HSA.

First Horizon Msaver: We recommend that new employer groups complete an Employer Registration Form. These may be obtained at frsthroizonmsaver.com or by contacting the Broker/Employer Support Team at 1-866-889-8583, Option 3. Individuals may enroll online at frsthroizonmsaver.com.

HSA California: Standard application forms are needed to submit an HSA California case. These forms are available at www.hsacalifornia.com.

Sterling HSA: All that is required is a completed employer group application (for groups) and an individual account holder application for each account holder, along with a list bill and employer preferred form of contribution. All forms are available at www.sterlinghsa.com.

UnitedHealth Group: Employers contributing to the HSA account are required to complete an employer discovery document. Individuals establishing an HSA account.

14. Do you plan to offer an HSA-eligible plan to your own employees?

Aetna: Aetna Inc. offers several HSA-eligible plans to our employees.

Anthem Blue Cross: All Anthem Blue Cross and WellPoint eligible employees have the option to choose a Lumenos HSA plan.

Blue Shield: As of January 1, 2007 Blue Shield began offering an HSA-compatible plan to our own employees.

CIGNA: Yes, CIGNA has offered employees HRA and HSA plan options since January 2005.

First Horizon Msaver: Yes, we have offered an HSA-eligible plan to our employees since 2005.

HSA California: CHOICE Administrators, the company behind HSA California, CaliforniaChoice, CaliforniaChoice 51+, Kaiser Permanente Choice Solution, Contractor's Choice, and Choice Builder, currently offers its employees access to HSA-compatible plans.

Kaiser Permanente: We require our standard application and enrollment process plus additional information if Wells Fargo is utilized. Wells Fargo: A broker must complete the HSA Broker Supplement - Application for Services form and an HSA Employer Application. Copies of these applications can be found at wellsfargo.com/hsa.

Sterling HSA: We have offered our employees an HSA since Sterling was founded in 2004.

UnitedHealth Group: All UnitedHealth Group employees have the option of enrolling in all an HSA or HRA.

15. Are you using a trustee? If so, how long have you been with the trustee?

Aetna: Yes, since May 2004

Anthem Blue Cross: Anthem has partnered with BNY/Mellon FDIC to offer all of your banking needs for your HSA account.

Blue Shield: Blue Shield has had a relationship in place with Wells Fargo since 2004; however, members are free to choose Wells Fargo or any other qualified trustee or custodian to administer health savings accounts.

CIGNA: JP Morgan Chase has been the trustee for our CIGNA Choice Fund HSA product since January 1, 2005.

HSA California: The Bancorp Bank handles the HSAs directly. The HDHP insurance plans are fully insured products from Health Net, Kaiser Permanente and Western Health Advantage.

Kaiser Permanente: We first began offering HSA-Qualified Deductible HMO plans with an optional HSA through Wells Fargo in our Colorado, Georgia, and Northwest regions in 2005, Mid-Atlantic States in 2006, and California and Ohio in 2007.

Sterling HSA: Sterling HSA uses CitizensTrust as our Trustee since June 2010. Our previous Trustee since 2005 was Mechanics Bank. They chose to get out of the Trustee business in 2010.

UnitedHealth Group: Yes, UnitedHealthcare partners with Optum HealthBank for trustee services. UnitedHealthcare's parent company, UnitedHealth Group, chartered OptumHealthBank in 2002 to help advance the growing convergence of health care and financial services. □



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