

## STERLING SERVICE PACKAGES & FEES

Sterling HSA delivers a simple, reliable and personal approach to paying for health care while saving for the future. Our services include:

- **Education** about HSAs and assistance with account set-up.
- **Collection and accounting** of individual and employer contributions and investment returns.
- **Payment of health care bills** to providers with prior approval from Sterling HSA account holders. Record retention to help clients, if documentation is needed.
- **A choice of investment options** through well-known financial institutions.
- **Personalized customer service** via phone, email, fax or mail.
- **Quarterly account statements** for HSA account holders and employers.
- **Money Back Guarantee.** If for any reason our account holders become dissatisfied with Sterling HSA services, we will refund to them all monthly account management fees paid up to one year.

### *Choose from Two Service Packages – Standard & Value Plans*

***Sterling Value Plan*** – Offers a menu approach to select the services most important to Sterling HSA account holders. Clients pay fees on a per service basis.

***Sterling Standard Plan*** - Our most complete range of administrative services for a monthly fee.

### *Fee Schedule Comparison*

<b>Core Services</b>	<b>Sterling Value Plan*</b>	<b>Sterling Standard Plan*</b>
Account Set-Up	\$35.00/\$28.00 (one-time charge) hard copy/electronic	\$35.00/\$28.00 (one-time charge) hard copy/electronic
Account Management	<b>\$2.50 (per month)</b>	<b>\$8.75 (per month)</b>
Debit Card Usage	\$1.50 (per transaction)	Included
Debit Card Issuance	\$5.00 (per card)	Included
Medical Bill Paying	\$5.00 (per transaction)	Included
Contribution by Electronic Payroll Deduction	Included	Included
Distributions “eChecks” by website on-line banking	Included	Included

\* All fees listed are per account. Group discounts may apply. Other fees may apply beyond the core services listed above. See complete fee schedules at [www.sterlinghsa.com](http://www.sterlinghsa.com)

