



# Health Savings Accounts 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 qualified medical bills, if requested by the accountholder. Record keeping of transactions in case of IRS audit.
- A choice of investment options through well-known financial institutions.
- Personalized customer service via phone, email, fax or mail.
- Quarterly account statements for HSA accountholders and employers.
- Money Back Guarantee. If for any reason our accountholders become dissatisfied with Sterling HSA services, we will refund to them monthly account management fees paid up to one year.

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

1. **Sterling Value Plan** – Offers a menu approach to select the services most important to Sterling HSA accountholders. Clients pay fees on a per service basis.
2. **Sterling Standard Plan** - Our most complete range of administrative services for a monthly fee.

## Fee Schedule Comparison

PRIMARY SERVICES	STANDARD PLAN	VALUE PLAN
<b>ACCOUNT SET-UP FEES</b>	<b>\$25/\$15</b> (ONE TIME CHARGE) HARD COPY/ELECTRONIC	<b>\$25/\$15</b> (ONE TIME CHARGE) HARD COPY/ELECTRONIC
<b>MONTHLY MANAGEMENT FEES</b>	<b>\$8.75</b>	<b>\$2.50</b>
<b>Online Transactions</b>		
Contributions & Disbursements*	Included	Included
Access/View Account Activity Statements	Included	Included
<b>Medical Bill Paying</b>		
Online Bill Paying	Included	Included
Disbursement Requests by Fax or Email (per check)	Included	\$5.00
Medical Bill Review	Included	Included
Scan/Archive Medical Bills	Included	Included
<b>Debit Card Fees</b>		
Card Issuance for Accountholder (first 2 cards)	Included	\$5.00
Card Issuance for Each Additional Card (per card)	\$10.00	\$10.00
Usage (per transaction)	Included	\$1.50

*Account set-up fees are lower for individuals who are not part of an employer group. Fees for groups can be negotiated for health plan partners, large group accounts and rollover HSA accounts. All fees listed are per account. A \$20 HSA account closure fee is charged to process final reporting. Other fees may apply beyond the core services listed above. Please see additional information at [www.sterlinghsa.com](http://www.sterlinghsa.com) or ask your sales representative for details.*