

Health savings account

Schedule of fees

Optum Financial wants you to understand the fees associated with your health savings account (HSA). In the chart below, we've outlined the fees and how they may apply to your account.

Standard fees

Monthly maintenance fee

\$2.75 for 499 or fewer employees — waived if average balance is \$3,000
 \$2.10 for 500–1,999 employees — waived if average balance is \$3,000
 \$1.95 for 2,000 or more employees — waived if average balance is \$3,000

Includes use of:

- HSA debit MasterCard® — to pay charges directly
- Online bill payment and mobile access
- Receipt Vault — allows you to upload and store images or receipts online

ATM and outbound transfer fee

\$2.50 per ATM transaction. In addition to our fee, the bank/ATM you use to withdraw funds may charge you their own fee.
 \$20.00 per outbound Transfer or Rollover to another HSA Custodian.
 \$0.00 Monthly Online Statements; \$1.50 Quarterly Paper Statements per Request.

*The average balance to wave the monthly maintenance fee does not include investment funds.

Investment account

Monthly investment fee

0.03% of your average daily total investment balance.

Betterment investment fee: 0.05% per year on your invested balance. Accrued on daily basis, charged quarterly and deducted from Betterment account.

Schwab Health Savings Brokerage Account: \$0.00. There is no monthly maintenance fee for Schwab HSBA, zero commissions and no fee for online trades. Transaction fees apply to certain investment and for broker-assisted trades.

Investment threshold

\$1,000 — The balance in your HSA must remain at or exceed the investment threshold each time a new investment is made.

Investments are not FDIC insured, are not guaranteed by Optum Bank®, and may lose value.

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Mutual fund investment options are made available through the services of an independent investment advisor. The Schwab Health Savings Brokerage Account is offered through Charles Schwab & Co., Inc. (Member SIPC), the registered broker-dealer, which also provides other brokerage and custody services to its customers. Orders are accepted to effect transactions in securities only as an accommodation to HSA owner. For account details, visit schwab.com.

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