



# What is the HSA Bank Difference?



**hsabank**   
own your health.®

# Stable

At HSA Bank, we're working toward a world where everyone is empowered to save for a healthy future. By providing the right tools and resources, we make it simple for our 3 million members nationwide to maximize their savings for healthcare and long-term goals. As a leader in health accounts for over two decades, we continue to innovate. Our offerings in the healthcare savings space drive down healthcare costs, increase access, and assist with decision-making for consumers, health plans, partners, and advisors.

*HSA Bank Vision: A world where everyone is empowered to save for a healthy future.*

**1997** Began Selling Medical Savings Accounts (MSA)

---

**2004** Launched National HSA Program

---

**2005** Webster Bank Purchased HSA Bank

---

**2006** Launched Industry's HSA Investment Platform

---

**2008** First Administrator to Achieve \$500 Million in Deposits

---

**2013** Surpassed \$2 Billion in Assets

---

**2014** New Multi-Product Platform is Launched

---

**2015** Acquired HSA Business from JP Morgan Chase

---

---

**2019: Achieved \$8 Billion in Assets with 3 Million Members**

# Comprehensive

HSA Bank shows our members the way to a healthy financial future with an array of health account solutions. These tax-advantaged accounts help employers better manage health insurance costs, offer greater depth and flexibility in benefit packages, and promote healthy lifestyles.

Our comprehensive health benefit solutions include Health Savings Accounts (HSA), Flexible Spending Accounts (FSA), Health Reimbursement Accounts (HRA), Commuter Benefits (Parking & Mass Transit), and COBRA.

HSA

FSA

HRA

Commuter Benefits

COBRA



# Accessible

HSA Bank Mobile gives you the tools to take control and better manage your health accounts. Safe and secure, HSA Bank Mobile offers real-time access for all your account needs. It's simple, intuitive, and convenient.



Simple, secure login



Check account balances



View account activity



Schedule HSA contributions



Review and verify qualified expenses



Make payments



Scan for IRS-qualified health expenses



Enter and track expenses



GET IT ON  
**Google Play**



Download on the  
**App Store**

# Convenient

At HSA Bank, we believe in creating healthcare finance solutions that work. Take **myHealth Portfolio<sup>SM</sup>**, our self-service, online dashboard, for example.

It allows members to easily manage their accounts by enabling them to enroll in benefits, store receipts, file claims, initiate a provider payment, and more.



Easy



Automatic



Convenient

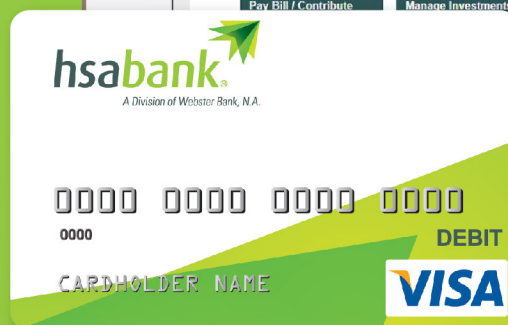
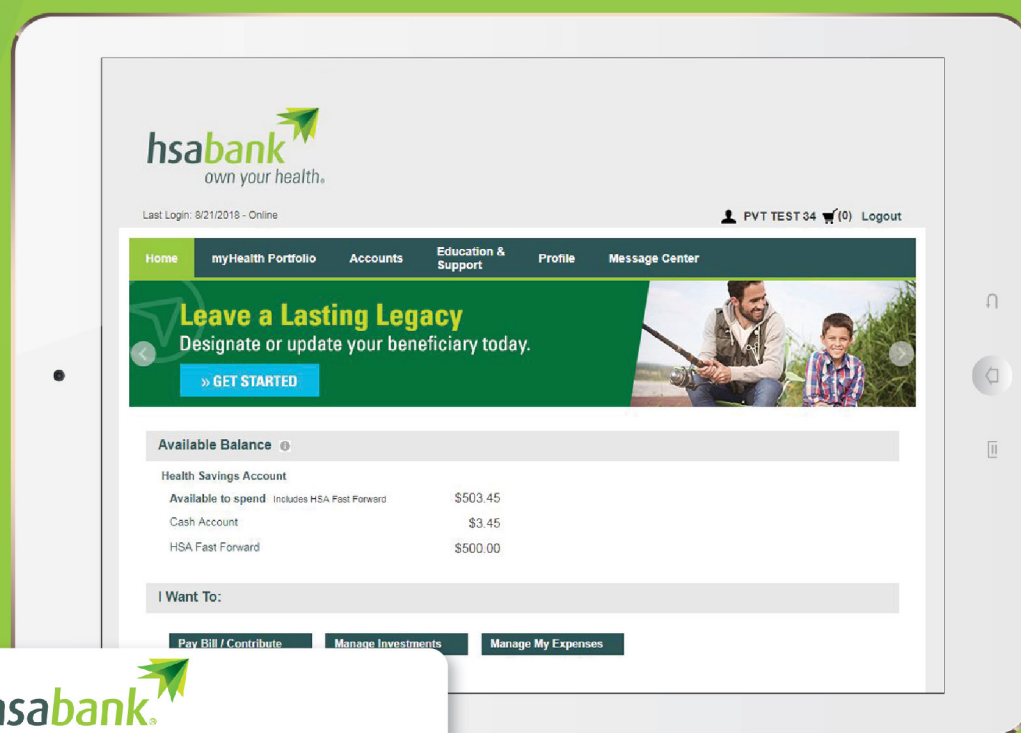


Efficient

# Versatile

The HSA Bank **Health Benefits Visa<sup>®</sup> Debit Card** is a fully stackable card that accommodates all benefit plan types. Configurable by the employer, payments are automatically directed at the point of sale based on merchant type and splitting rules.

Expenses are auto-substantiated, allowing for less paperwork and hassle in the payment or reimbursement process.





# Secure

From fraud monitoring to blocking high-risk transactions, keeping our members' personal and financial information secure is top priority at HSA Bank. HSA Bank also complies fully with HIPAA and HITECH as they relate to HRAs and FSAs.

As a bank, we adhere to the Federal Financial Institutions Examination Council (FFIEC) requirements including:

- Strong authentication
- General layered security
- Fraud detection

---


# Supportive

At HSA Bank, our team of devoted professionals delivers an altogether different level of support. Support that not only exceeds expectations, it redefines expectations. Our live phone support is available 24 hours a day, 7 days a week. We also offer live, online chat support for members and employers.

Additionally, members have a multitude of self-service options, including our Member Website, social media channels, email, and a toll-free automated banking system.

*"Our live phone support is available 24 hours a day, 7 days a week."*





Stable  
Comprehensive  
Accessible  
Convenient  
Versatile  
Secure  
Supportive

More than just hallmarks, these seven attributes are promises. Combined they define us, and differentiate us. They showcase what we have achieved and that for which we strive – To inspire every individual to own their health by making it easy to access, understand, and afford healthcare.

Because at the end of the day the HSA Bank Difference isn't about us. It's about you.

**That's the HSA Bank  
Difference!**





LEARN MORE AT **HSABANK.COM**

**Monday-Friday, 7 a.m. – 7 p.m., CT | 866-357-5232 | [businessrelations@hsabank.com](mailto:businessrelations@hsabank.com)**

©2019 HSA Bank. HSA Bank is a division of Webster Bank, N.A., Member FDIC.