

**The Exclusive U.S. Bank  
Five Star Service Guarantee.**

Other banks promise great service, but only U.S. Bank guarantees it with our exclusive Five Star Service Guarantee.

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40819 10/06

*Business Owner Guide*



## Healthcare Benefits For Less.

Healthcare is expensive, but providing attractive healthcare benefits doesn't have to be.

U.S. Bank Health Savings Account, combined with a high deductible health plan, can help you share the high cost of healthcare with employees in a way that benefits both you and them.

### U.S. Bank Health Savings Account.

- Healthcare costs savings for your business and its employees
- Minimal administration
- Flexible contribution guidelines
- Tax benefits for employees
- Enhances benefits package
- Helps retain employees

Call 1-800-US BANKS to learn more.

## What Is A Health Savings Account?

A Health Savings Account (HSA) is a new type of savings account with special tax advantages. Employers have the option of contributing pre-tax money to HSAs on behalf of their employees. Employees may take a tax deduction on money they contribute to their individual HSAs. They can withdraw their HSA money — tax-free — to pay for a wide range of qualified medical expenses. Their unused HSA funds grow tax-deferred and can be carried over from year to year until retirement.

HSAs are available to individuals who are covered by an HSA-qualified high deductible health plan (HDHP). Your business can provide HDHP coverage or employees can obtain the coverage on their own.

An HSA-qualified high deductible health plan\* must have:

- A minimum deductible\*\* of \$1,050 for self-only coverage and \$2,100 for family coverage.
- A maximum out-of-pocket limit\*\* (including deductibles and co-pays) of \$5,250 for self-only coverage and \$10,500 for family coverage).

## Employer HSA Benefits.

- Healthcare cost savings – You share the cost of healthcare benefits with your employees in a way that benefits you and them.
- Minimal administration – Employees self-administer their HSAs, so there is minimal administration for the business.
- Flexible contribution guidelines – There are no minimum contribution requirements, and you can contribute in a lump sum or any frequency you choose. If you do choose to make contributions, you must contribute equally to all employees.
- Enhanced benefits package – HSAs are a simple, inexpensive way to add healthcare benefits to your benefits package. Your business can use the money it saves for other types of health insurance, such as vision, dental or hospitalization coverage.
- Help attract and retain employees – Healthcare benefits, such as an HSA, are a highly desirable component of a benefits package.
- Potential tax benefits\*\*\*

\*Other criteria apply. Always check with your insurance provider to be certain that the high deductible health plan you are considering is HSA-qualified.

\*\*These amounts are for 2006. They are indexed annually for inflation.

\*\*\* Depends on the business structure and ownership. Employers should consult their tax advisor. Restrictions apply.



## Employee HSA Benefits.

- Affordable healthcare – Your employees pay less for premiums with an HDHP, using any premium difference to help fund the HSA.
- Tax savings – Pre-tax contributions, tax-free interest earnings and tax-free withdrawals when used for qualified medical expenses.
- Control – Employees have more control over their healthcare decisions. They decide whether to save the money, use it for medical expenses and which expenses to pay from the account.
- Flexibility – HSA money can be used for a wide range of healthcare-related expenses not typically covered by other healthcare accounts, such as purchasing long-term care insurance.
- Ownership – HSA funds are an asset that employees own. They can use it to supplement retirement income.

## The Advantages Of A Bank HSA.

On average, businesses change health insurance plans every few years.

An HSA, on the other hand, is a lifetime account. So it makes sense to offer your employees an HSA that isn't tied to any one healthcare plan.

The U.S. Bank Health Savings Account:

- Takes advantage of the depository experience, services and stability of U.S. Bank.
- Gives you greater freedom in selecting or changing high deductible health plan coverage.
- Allows employees to keep their HSA with one institution, which makes it easier to manage over a lifetime and helps them avoid the hassles of moving a financial account.

## A Strong HSA Solution.

An HSA is a savings account. Who better to build one than U.S. Bank — a name you trust for all your business and personal banking needs.

We took our vast deposit account experience and resources to build the perfect HSA for you and your employees.

### Built For Your Business:

- Easy to offer and administer – Our HSA is a turn-key solution with virtually no expense or administration for the business.
- Easy to fund – If you choose to make contributions to employee HSAs, you can do so via payroll deduction.
- Long-term flexibility – You have the freedom to change health plan coverage.

### Built For Your Employees:

- Easy to open - 24/7 by phone or online. Or visit a local U.S. Bank branch during normal business hours.
- Easy to fund – Choices include direct deposit, ATM, AutoTransfer, phone, online or in-branch.
- Easy to pay medical expenses – By check or U.S. Bank HSA Check Card.
- Easy to manage – 24/7 account access for individuals by U.S. Bank Internet Banking or phone. We provide account statements and complete tax information.
  - U.S. Bank Internet Banking – HSA owners can access all other U.S. Bank accounts, view balances, statements, account history and more.
  - Coverage Advisor™ – Estimate health care costs, compare up to three plan options, and see the tax benefits of putting money into an HSA account by going to [usbank.com/hsa](http://usbank.com/hsa).
  - Contribution calculators to help determine contribution levels.
- FDIC-insured, money market interest rates.
- Access to a full range of U.S. Bank financial services.



## The Support You Need.

Along with outstanding HSA features, we give you and your employees the support you need:

- HSA Help Desk for employers and employees
- A local presence in 24 states
- Nearly 2,400 branches and 4,800 bilingual ATMs
- Ability to serve all 50 states via mail, Web and Call Center
- A full range of financial services and the expertise to back them up

We are the sixth largest U.S. financial holding company and one of the nation's top-performing commercial banks. And while a lot of banks promise great service, we guarantee it through our Five Star Service Guarantee.

## Provide Attractive, Affordable Healthcare Benefits.

Provide attractive, affordable healthcare benefits to you and your employees with the U.S. Bank Health Savings Account. It can help you share the cost of healthcare with employees in a way that benefits both you and them.

To learn more, call us at:  
1-800-US BANKS (1-800-872-2657)  
1-800-685-5065 (TDD)