



The right choice with any high deductible health plan



SelectAccount.com

Trusted Medical Savings Administrator Since 1989

It's good to know that your health spending accounts are in the hands of a trusted, experienced administrator. That's the peace of mind you get with SelectAccount. Through our holistic approach, we not only help our account holders save for health related expenses, we also provide the tools to make better health care consumers.



Legacy

Since 1989 we've been focused solely on medical account administration, serving clients and individual account holders in all market segments across the country.



Simple fees, no surprises

We like to keep it simple. We'll never charge any hidden or traditional banking fees. Period.



Invest and grow

With our market leading interest rates, health care dollars are born to grow at SelectAccount. Our investment options give account holders access to 26 highly rated mutual funds once their balances reach \$1,000.



Owned and operated IT platform

That means flexibility and control. We realize that every client is different and we excel at meeting these varied needs.



Full suite of spending accounts

SelectAccount's multi product platform includes HSA, HRA, VEBA, FSA, transportation and dependent care accounts.



Caring for our customers

Customers and clients consistently rate their overall satisfaction with our level of service at 95%.



Creating health care consumers

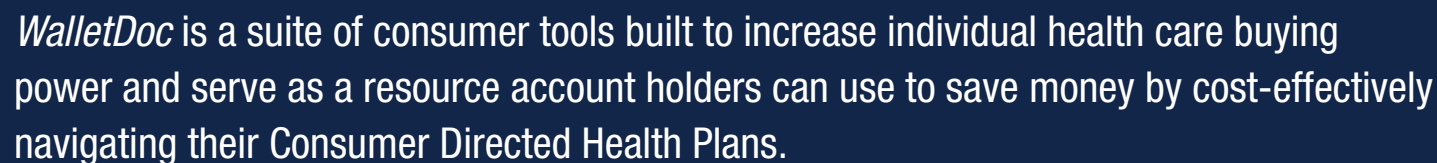
We offer a suite of **WalletDoc** consumer tools along side our spending accounts to help increase individual buying power and create more engaged, savvy health care consumers.



Fully accessible

Our responsive website design keeps clients and account holders connected to their accounts whenever, wherever. SelectAccount puts the power of 24/7 account management in their hands where it should be.





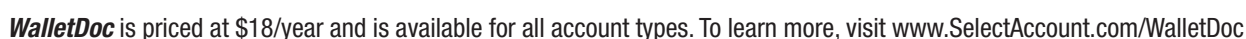
Evaluate treatment options for 175 different conditions, therapies, prescription drugs and medical procedures.

Search by zip code and compare the costs of procedures and diagnostic tests at a variety of hospitals and clinics.

Save money by taking advantage of online care, medical discounts and professional medical bill negotiators.

Get support from peers who have experienced a variety of conditions and illnesses and even set up an online fundraising campaign to raise money when experiencing an unexpected medical crisis.

Stay up to date on health care reform, HSA education and useful tips and articles for health care costs.



The benefits of a SelectAccount HSA

e-Vault

Gone are the days of storing important medical receipts in a shoe box. With unlimited uploads and no expiration, the SelectAccount *e-Vault* helps account holders keep important documents safe, secure, and ready to access whenever and wherever needed.

Simple fees, no surprises

We will never charge a fee for opening or closing an account, debit cards, over contribution, wire transfers or deposit returns, just to name a few.

Use it — never lose it

The money in an HSA rolls over from year-to-year and belongs to account holders, even if they change employers.

Triple tax benefit:

1. HSA contributions reduce taxable income.
2. Money in an HSA earns tax-free interest.
3. Tax-free withdrawals when used for eligible medical expenses now and in retirement.

Invest in your future

Growing an HSA balance throughout a lifetime is the perfect complement to other retirement savings plans.

SelectAccount's partnership with Charles Schwab provides the opportunity for our account holders to accelerate growth by investing their assets in our 26 highly rated mutual funds.

Choose your HSA plan



PremiumSaver

The all-inclusive, high rate of return option. Perfect for growing balances.



SelectSaver

The HSA that secures account balances with FDIC insurance.



BasicSaver

The value option with a strong rate of return and affordable admin fee.



ThriftSaver

The low-fee option for those with ongoing medical expenses.



FreeSaver

An online only account for spending on current medical expenses.



FSA: The benefit of flexibility

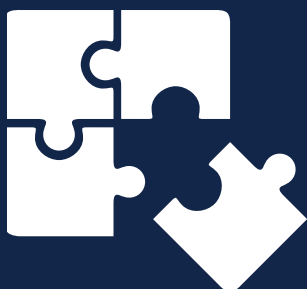
A Flexible Spending Account can be used with almost any group health plan making it a tax-free spending account that lives up to its name. This employer sponsored plan allows employees to set aside a portion of their paycheck each month to pay for qualified medical, vision, dental, coinsurance, deductible and co-payment expenses.

Choose your contribution amount

FSA participants can review their health care expenses from past years and choose any contribution amount that best fits their spending habits and health care needs — up to the maximum allowed by the IRS for each plan year.

Save on taxes

Employers and employees don't pay federal, state or FICA taxes on the entire amount contributed to the FSA. This can amount to as much as 30% in tax savings.



Great for pairing

FSAs pair seamlessly with other SelectAccount products in a variety of creative ways to increase individual buying power and create a tag-team of accounts to pay and save for health related expenses.

Specialized FSAs

Get some peace of mind with the SelectAccount DCAP

Known as a dependent care FSA, this specialized account allows account holders to contribute pre-tax dollars to cover a variety of dependent care expenses, such as fees for licensed daycare facilities, preschool programs, before and after school care, elder care, in-home child care services and payments to a relative who cares for your qualified dependent.

Let SelectAccount take you there with a TRA

A Transportation Reimbursement Arrangement (TRA) is a specialized account for qualified parking and transportation expenses. Account holders choose the dollar amount to contribute each month and select from multiple payment options including commuter check vouchers, a pre-paid MasterCard®, transit smart cards, fare media, and cash reimbursements (parking only).



HRA: An employer benefit with consumer control

A Health Reimbursement Arrangement (HRA) is an employer sponsored spending account that employees can use to pay for qualified medical expenses. This employee benefit provides the advantage of first dollar health care coverage.

Tax Savings

Employers enjoy the reduced cost of a consumer-directed health plan while enjoying tax-free contributions to their employees' HRAs. All contributions are exempt from payroll and FICA taxes, which can reduce the employer tax burden by 7.65%.

Employer flexibility and control

Employers can design their HRA to best suit their needs and those of their employees. Once a designated contribution dollar amount is determined, employers can choose to structure their HRA to pay out in the following ways:



Employee pays first

Employees pay a predetermined amount out of pocket. The HRA then pays until the funds are exhausted. This structure encourages the greatest consumer engagement through wise employee health care spending.



Shared payments

Qualified health care expenses are shared between the HRA and employee based on a predetermined cost sharing level. For example, 80/20 or 50/50. This structure is an incremental step towards increasing consumer engagement.



HRA/Employer pays first

The HRA reimburses employees for their qualified expenses until exhausted. Employees then cover the remainder of their costs up to a predetermined amount. This option serves as a stepping stone to ease transition into a CDHP strategy.



VEBA: The perfect fit for the public sector

A Voluntary Employee Beneficiary Association (VEBA) is a funded HRA that public sector employers use to contribute funds to a trust on behalf of their employees. These tax-free funds can be used to pay for a variety of expenses including medical, dental, co-pay and even insurance premium expenses when between jobs or in retirement.

Flexible

Unlike many other spending accounts, the VEBA can be used to pay for insurance premiums in retirement or when between jobs. Because there are no contribution limits, some employers may even allow their employees to convert accumulated severance pay, sick pay and similar longevity-based benefits into their VEBA account contributions.



Growth

All VEBA funds roll over from year-to-year so account holders can steadily grow their balances throughout their working lives by saving and investing their funds in any of our 26 Charles Schwab mutual funds. Post-employment, all accumulated funds are tax-free accessible to pay for qualified expenses.

Perfect for stacking

Employees can stack an FSA with a VEBA to cover medical expenses while allowing their VEBA balances to grow. This is a great way to protect the funds needed to pay for health related expenses in the future. SelectAccount makes it easy to creatively stack two or more accounts for one convenient fee.



Our team is here to help

From pre, open and post enrollment to ongoing engagement and education, the SelectAccount team is here to help. Your SelectAccount team consists of:



Regional Sales Executive

Your management and sales key contact, the Regional Sales Executive is responsible for employer consulting for education, best practices and plan design.



Regional Account Manager

Your Regional Account Manager is responsible for implementation management, coordination of special projects, enrollment meeting support and is a key resource for providing education and insight about our solutions.



Client Manager

Your Client Manager is responsible for implementation management, coordination of special projects, enrollment meeting support, ongoing account management, renewals and ad hoc requests.



Client Solutions Advocate

Your plan sponsor and group leader key contact for day-to-day operations, the Client Solutions Advocate is a group leader portal expert and serves as a backup to the Client Manager when necessary.



Account Administration Specialist

Your Account Administration Specialist is responsible for enrollment and payroll management, billing inquiries, reporting inquiries and group portal assistance.

Group Leader Customer Service

888-460-4013

Monday-Friday 8am to 5pm

24/7 access via the **Online Group Service Center**

National Sales Line: 855-363-2583

Member Customer Service

800-859-2144

Monday-Friday 7am to 8pm

24/7 access via the **Online Member Service Center**

Visit us online at SelectAccount.com

