Board of Regents

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U.S. Bank

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Did You Know?

- HSAs have been around since 2004.
- The number of HSAs have nearly doubled over the past five years.*
- 68% of Americans spend $500 or less (on average) annually on medical expenses.**

* AHIP Center for Policy and Research, 2005-2013 HSA/HDHP Census Reports.
** Report from Blue Cross of California as published in The HSA Strategy by Robert Hopper, Ph. D.
Communication is Key:
- Multiple communications and diverse delivery channels for messaging (ex: benefit enrollment collateral, intranet newsletters, meetings, virtual or web-based options)
- Post enrollment communication is as important as pre-enrollment

Common Misunderstandings or Misconceptions:
- Employee confusion over how HSAs differ from FSAs
- Ability of how HSAs can be used as a long-term vehicle to pay for future qualified medical expenses in retirement is lost
- Awareness or lack of utilization of HSA investment options

Employer funding, admin fee coverage and senior management support create a perfect storm for success!
Healthcare Payment Solutions is an integrated, web-based solution built specifically for consumer driven healthcare.
A flexible integrated solution for CDH

**Health Savings Accounts (HSA)**
- Cash Account with Healthcare Payment Solutions payment card
- Integrated Investment Account

**Health Reimbursement Arrangement**
- Stacked U.S. Bank payment card with HSA, FSA
- Complex designs and expense parameters

**Flexible Spending Accounts**
- Stacked U.S. Bank payment card with HSA, HRA
- Standard and limited purpose
- Dependent Care FSA
- Parking & Transit Programs

- Multiple accounts can be loaded onto one payment card
- Easy and convenient for consumers to use at clinic, hospital or pharmacy
- Transactions can be managed and tracked online
Complete Account Management

Features:

- Secure, one-click access to account information
- On-screen alerts call attention to actions needed by the consumer
- Intuitive self-service capabilities, including:
  - Direct Deposit Reimbursement
  - Bill Pay
  - eContribute
  - Integrated Investments
  - Expense Tracker
Helping Your Employees Understand Why They Would Choose an HSA

- Lower health insurance premiums in the HSA Access POS Plan
- Triple tax savings
  - Tax-deductible contributions*
  - Tax-free earnings
  - Tax-free withdrawals**
- 100% preventive care coverage***
- Portable – it stays with you when you leave your company or retire
- No “use-it-or-lose-it” requirement
- Interest and investment options

Maximize your tax savings and the amount you have to spend on medical expenses

<table>
<thead>
<tr>
<th></th>
<th>Without HSA</th>
<th>With HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>HSA Contribution</td>
<td>$0</td>
<td>$1,000</td>
</tr>
<tr>
<td>25%¹ Federal Income Tax</td>
<td>-$250</td>
<td>$0</td>
</tr>
<tr>
<td>Funds left to pay for qualified medical expenses</td>
<td>$750</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

¹Accountholders should consult a tax advisor. Tax references are at the federal level. State taxes may vary. State income taxes are waived on HSA contributions in almost all states, with the exception of Alabama, California and New Jersey. Actual tax savings are based on your individual filing status.

* Not tax-deductible at state level in CA or WI  ** When used to pay for qualified medical expenses  *** Depends on health plan design
Choose from 19 investment options*
View fund performance, transaction and fund activity detail

* There is a required minimum balance prior to investing within an HSA.
Using Your HSA Funds

- **Payment Card**: use it at healthcare locations where MasterCard is accepted
  - Money comes directly out of your account
  - No need to pay upfront and wait for reimbursement
  - Cannot be used at ATMs

- **Direct Deposit Reimbursement**: initiate an online reimbursement for expenses paid out of pocket

- **Bill Pay**: issue an online payment to your provider when you receive the final bill
U.S. Bank Healthcare Mobile Application

- **Free application** for popular mobile devices, including iPhone, iPad, iPod Touch, and Android

- Allows accountholders to easily check their balances in real time from wherever they’re connected

- Recent Mobile Updates:
  - Expense Tracker Phase 1
  - Claims History
  - Initiate FSA Claim

- Future Mobile Updates:
  - HSA Distributions
U.S. Bank Healthcare Expense Tracker

- Add a new expense
- Detail expense information (date-of-service, amount, provider, etc.)
- Update existing expense
- Add or view receipt images
Start benefiting today!

1. Visit www.mycdh.usbank.com
   - View **HSA demo** to learn more about HSAs
   - Use **Coverage Advisor** to compare options and out-of-pocket costs

2. Decide what you'd like to contribute and consider maximizing the 2014 IRS contribution limit

3. Enroll in the U.S. Bank HSA through your employer

4. Complete online enrollment process
   - Accept Terms and Conditions!
   - Set up profile
   - Designate beneficiaries

5. Receive welcome packet and payment card
   - Activate payment card
   - Download mobile app

6. View qualified medical expenses list and begin using your card

7. Track your receipts in the Expense Tracker tool
U.S. Bank Flex Spending Account(s)
U.S. Bank can auto-substantiate almost 90% of claims

Easy Claim Substantiation Options:

- Scan and upload documentation to our website
- Take a picture of your documentation with a smartphone and upload it to our website
- Fax in documentation to our service center
- Mail in documentation to our service center
Use the convenience of your Payment Card when you go to the Pharmacy
- Fill a prescription or purchase qualified over-the-counter medication
- Swipe your Payment Card
  - If requested, log into your account and provide substantiation by uploading or faxing a copy of your receipt

Use your Payment Card at a Doctor/Healthcare Provider
- Doctor submits claim to insurance carrier
- Health plan processes claim and sends out Explanation of Benefits (EOB)
- Doctor sends you a final bill
- Provide your method of payment:
  - Provide Payment Card information on the bill and mail
  - If requested, log into your account and provide substantiation by uploading or faxing a copy of your receipt
Online FSA Management

- Balance Information
- Check claims payment status
- Easily upload receipts and file claims
- Order additional cards
- Account summaries
- Accountholder forms
- Helpful links
Easy Reimbursement Options

If you don’t use the Payment Card for a medical expense, you can reimburse yourself in convenient ways:

- File a claim online and upload a copy of supporting documentation via the website.
- File a claim with the U.S. Bank Healthcare mobile app and upload image of supporting documentation.
- File your claim using the FSA Reimbursement Request Form (Form available on our website).
Additional Tools and Resources
Robust Communication Support

- E-mail and/or mailed communications
- Soft and hard copy brochures
24/7 Access to Information and Education

Interactive video presentations
- What is an HSA or FSA?
- How does an HSA or FSA work?
- Why use an HSA or FSA?
- HSA and FSA examples of savings
- Available for hosting on your intranet or website
Our **Healthcare Toolbox** provides smart, easy-to-use interactive tools to help manage healthcare spending and reduce costs.

<table>
<thead>
<tr>
<th>Feature</th>
<th>Tool</th>
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<tr>
<td>Evaluate health insurance options, determine OOP costs and model HSA and/or FSA contribution levels</td>
<td>WebMD Health Services Coverage Advisor</td>
</tr>
<tr>
<td>Access an array of health information, medical services and education &amp; research</td>
<td>Mayo Clinic</td>
</tr>
<tr>
<td>Consolidate and manage your healthcare bills online, track and categorize them, and securely upload receipts.</td>
<td>Expense Tracker</td>
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Exemplary Customer Service

- **Highly trained CDH experts** answer customer calls and e-mails.
- **Rapid response to inquiries**
- **Dedicated Employee Service Center** with a wide variety of convenient contact methods, including live service agents, IVR access to account balances and other information, and secure e-mail access.
- **HSA Consumer Services Representatives** available Monday through Friday, 7:00 a.m. to 7:00 p.m. (CT): 877-470-1771