

Thank you for the opportunity to be a critical part of the solution you recommend to your employers. As a leader in consumer-directed healthcare (CDH) – including HSAs, FSAs, HRAs, and more – HSA Bank sits at a unique point in the industry at the convergence of health and wealth. With over 3 million accounts, \$7.5 billion in deposits, and over 36,000 employers served as of March 31, 2021, we are a leader in HSA and flex-spending administration.

As you evaluate your options and prepare to make your recommendation, please consider how HSA Bank uniquely addresses issues important to your employers:

- **Stability and security of employees' information:** As both the bank and the custodian, HSA Bank offers your employers peace of mind in knowing their accounts are protected in accordance with banking regulations. Your employers can be assured that the bank they start with today is the bank they will have for years to come.
- **Access to information:** Your employers will have access to a variety of educational videos, electronic documents, and savings tools that enable them to contribute confidently.
- **Insight into account usage:** HSA Bank's Program Summary Report includes over 300 data points to help your employers understand key metrics, such as how their employees are spending, saving, and investing their funds.
- **Investment options:** HSA Bank offers two HSA investment options, including a portfolio of low-cost mutual funds through Devenir and a self-directed brokerage option through TD Ameritrade.
- **Mobile technology:** The HSA Bank Mobile App provides access to account information on the go. Accountholders can use their iOS or Android-powered device to check available account balances, view transaction details, submit claims, and more.
- **Access to support:** As a preferred **consultant partner** of HSA Bank, you receive not only preferred pricing but also a dedicated **Relationship Manager** to assist you with your employers' needs. In addition, qualifying groups can count on an **Account Executive** (AE) for strategic support with HSA and flex-spending program adoption and for assistance during open enrollment meetings.
- **24/7 answers to questions:** Accountholders can rely on our U.S.-based Client Assistance Center for phone support 24/7 and live online chat Monday through Friday, 8:30 a.m. to 5 p.m. CT.

We rely on you as a benefit expert to help us serve more employers. We want you to rely on us as one of the nation's leading HSA administrators for best-in-class CDH administration for your employers.

I look forward to speaking with you soon so we can tailor a program that best meets your employers' objectives.

Sincerely,

Rick Tisch  
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Rob Banuelos  
Senior Vice President  
Authorized Representative