



An Avidia Bank Health Savings Account (HSA)

- Cash balances in your HSA are FDIC insured (Avidia Bank is the trustee)
- Competitive interest rates paid on all cash balances
- Investment options available on HSA fund balances over \$1,000
(Devenir – mutual funds; separate account fee will apply if HSA Cash Balance is under \$3,000)

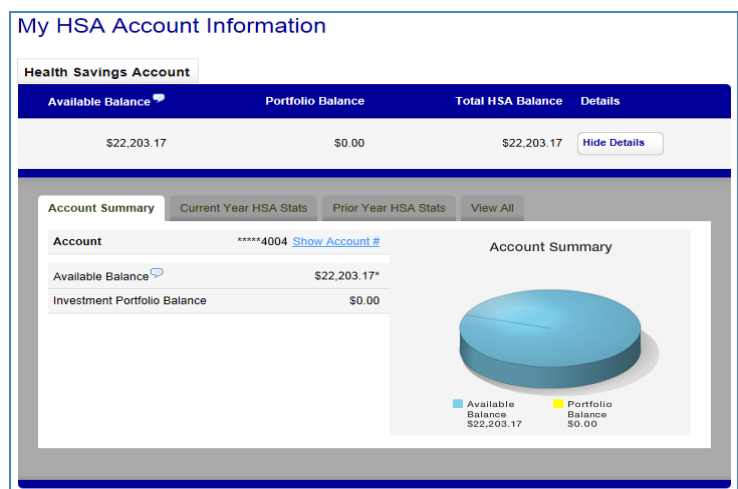
- A variety of convenient disbursement options available

- ✓ Direct Deposit of HSA distributions
- ✓ Pay providers online
- ✓ Convenience benefit debit card available
- ✓ Checks available



- Online Self Service HSA portal fully integrated with the Flex Benefit Participant Portal

- ✓ Full HSA account balance and detail history
- ✓ Monthly eStatements provided
- ✓ Request direct deposit HSA distributions from here
- ✓ Pay Providers from here
- ✓ Investment Account Information
- ✓ Access to HSA educational tools, calculators and forms



- Low Monthly Account Maintenance fees
- ✓ \$1.00 per month.