

The HSA for Life^{®1} — Health Savings Account

Enroll now!

Save it. Use it. Never lose it.^{®2}

Triple tax advantages³

- Pretax contributions⁴
- Potential for tax-free interest and investment earnings
- Tax-free payments for qualified medical expenses

Just a reminder that you are only a few short minutes away from enjoying the many benefits of a Bank of America Health Savings Account:

- Tax-free withdrawals. HSA funds spent on qualified medical expenses are free of tax.
- Easy access to your funds. Your Bank of America Health Savings Account Visa[®] debit card will be arriving soon in the mail.⁵ Carry it with you at all times to conveniently pay qualified costs at the doctor's office, the pharmacy, or wherever else Visa[®] debit cards are accepted. Payments will be automatically debited from your HSA. (Remember to keep your receipts in case they're needed by the Internal Revenue Service to verify qualified medical expenses.)
- Easy tracking of health care costs. You can view balances and recent activity online virtually anytime. All your expenditures will be reported in a single monthly statement.
- Unused balances roll over. If you don't spend all the money in your HSA by year-end, the rest is still available for future medical needs.
- Several mutual fund investment options available after you reach \$1,000 threshold.⁶

Follow the instructions below to complete your individual online HSA enrollment in the

HSA plan with Bank of America:

- Navigate to www.bankofamerica.com/benefitslogin, click **continue** in the section titled "Enroll in a Group HSA."
- Enter the Group ID: your SSN, name, date of birth, and zip code. Click **continue**.
- Enter all required information as directed on the next few pages.
- On the last page, you will click **submit** and the next page will give you a link to return to the **sign in** page. This may be a good time to click this link and save the **sign in** page as a favorite/bookmark.
- Your application is complete. Once you have been approved by Bank of America, you will receive a Bank of America HSA Welcome Letter and a Bank of America Health Savings Account Visa[®] debit card in the mail within 7 to 10 business days. (These will arrive in separate envelopes.)

If you experience any problems or have questions about the Health Savings Account, please contact the HSA Customer Care Center at **866.791.0250**.

See reverse for reimbursement options.

Bank of America, N.A., Member FDIC, is a financial holding company that, through its subsidiaries and affiliated companies, provides banking and nonbanking financial services.

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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Bank of America 

Reimbursement options

In addition to the debit card, Bank of America currently offers two (2) distinct options for payment from Health Savings Accounts:

Provider bill payment: This online bill payment function is used to pay providers for services. This function is designed to work like Bank of America's award-winning Online Bill Pay function, but provides additional features that help customers specify patient name and number, invoice number, service description and claim date of service, which can be helpful in recordkeeping. In addition to submitting bill payments online, members can request bill payments by calling the Customer Service Center at 866.791.0250.

Reimbursement/withdrawal: Account holders can reimburse themselves for out-of-pocket qualified medical expenses at any time by logging onto the Bank of America Health Benefit Solutions Member Portal and entering a claim/reimbursement request. A reimbursement can be electronically deposited into an account of the customer's choice simply by providing the routing/transit and account number of the receiving account. Members can also elect to be reimbursed by paper check at no additional cost. In addition to submitting reimbursement requests online, members can request reimbursements by calling the Customer Service Center at 866.791.0250.

Please visit www.bankofamerica.com/benefitslogin to view current interest rates.

¹ Bank of America, N.A., makes available The HSA for Life® Health Savings Account as a custodian only. The HSA for Life is intended to qualify as a Health Savings Account (HSA) as set forth in Internal Revenue Code section 223 (IRC sec 223). However, the account beneficiary establishing the HSA is solely responsible for ensuring satisfaction of eligibility requirements set forth in IRC sec 223. If an individual/employee establishes an HSA and s/he is not otherwise eligible, s/he will be subject to adverse tax consequences. In addition, an employer making contributions to the HSA of an ineligible individual may also be subject to tax consequences. We recommend that applicants and employers contact qualified tax or legal counsel before establishing an HSA.

² "Never Lose It" refers solely to the portability of the account. Investing involves risk, including possible loss of the principal value invested.

³ About Triple Tax Advantages: You can receive tax-free distributions from your HSA to pay or be reimbursed for qualified medical expenses you incur after you establish the HSA. If you receive distributions for other reasons, the amount you withdraw will be subject to income tax and may be subject to an additional 20% tax. Any interest or earnings on the assets in the account are tax-free. You may be able to claim a tax deduction for contributions you, or someone other than your employer, make to your HSA. Bank of America recommends you contact qualified tax or legal counsel before establishing an HSA.

⁴ Some states do not recognize HSA contributions as a deduction.

⁵ This HSA debit card program is issued by Bank of America, N.A. Visa is a registered trademark of Visa International Service Association, and is used by the issuer pursuant to license from Visa U.S.A. Inc.

⁶ Mutual fund offerings are provided by Devenir, LLC, which is a registered broker-dealer and Member FINRA/SIPC. Devenir, LLC provides investment services through its affiliate Devenir Investment Advisers, LLC, which is a registered investment adviser. Devenir, LLC is not an affiliate of Bank of America Corporation.