

# Health Savings Accounts (HSAs): Account Holder Fees

We're excited to serve as the HSA custodian for your employees' accounts. Here's what you need to know about HSA account holder fees:

- **Enrollment and account setup.** We will set up an account in the name of each individual high-deductible health plan policyholder per IRS regulations. Your employees can enroll online or by paper form. Setup fees do not apply when HSA enrollments are completed online.
- **Custodial fees.** There is no monthly custodial fee for account balances over \$3,000. For balances under \$3,000, there is a monthly charge per account. Custodial fees cover a variety of services, including online reimbursements, bill payments and contributions, monthly e-statements and additional or replacement debit cards.
- **Debit cards.** Each account holder will receive a signature-based debit card to pay for eligible health care expenses. Account holders may authorize up to four additional debit cards at no charge, and there is no charge for replacement cards if one is lost. There is no fee for using the debit card for eligible expenses. If you choose to offer ATM access to HSA accounts to your employees, there is no additional monthly charge to your employees for this service, but a fee per transaction plus any ATM fees will apply.
- **Exception services.** Individual accounts may also be charged for exception services such as overdrafts, as described in the Deposit Account Terms and Conditions document.
- **Self-directed brokerage account fees.** There's no monthly account holder brokerage account fee. If you select the Scout Funds investment option, no trade fees will be charged to your account holders. If you choose the expanded list of mutual funds, trade fees will be charged to account holders who invest in those mutual funds.

## Should you pay custodial fees?

As an employer, you can choose to: (1) pay custodial fees on behalf of your employees via a group bill, or (2) have your employees pay the custodial fee through monthly deductions from their HSA accounts. The plan design checklist offers more details about why we recommend you pay these fees.

Your fee schedule will explain specific pricing.

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