



# Health savings account (HSA) fee schedule

The fees listed below are for your HSA, administered by Inspira Financial. Members will find additional information on these fees in the HSA Custodial Agreement (“Agreement”). These are member-paid fees and are visible on our website at [inspirafinancial.com](http://inspirafinancial.com). Members can log in to view this fee schedule and the HSA Custodial Agreement at any time.

Description	Fee	Helpful tips
Monthly account maintenance	\$5.00	You will incur this fee if you’re no longer enrolled in an employer sponsored health savings account.
Investment asset-based fee	0.03%	You will incur this fee if you open and fund an investment account. The fee is deducted quarterly from your investment account and is based on the prior quarter’s average invested balance. *
Mailed monthly account statement	\$1.50	You will incur this fee only if you decide to have your statements mailed to you. You will not incur this fee if you continue to receive your statements online.
Account closure	\$25.00	You will incur this fee when you close your HSA.
Non-sufficient funds (per occurrence)	\$25.00	You will incur this fee every time you overdraw your account. To help avoid this fee, make sure that you have enough funds in your HSA before you make a payment.
Deposit item returned (per occurrence)	\$25.00	You will incur this fee if you make a deposit and it’s rejected. To help avoid this fee, make sure you have enough funds in your personal bank account.

\*Maximum fee is \$10 per month, or \$30 per quarter.

Inspira Financial Health, Inc. does not provide legal, tax or financial advice. Please contact a professional for advice on eligibility, tax treatment, and other restrictions. Inspira and Inspira Financial are trademarks of Inspira Financial Trust, LLC. This material is for informational purposes only. It is not an offer of coverage and does not constitute a contract. Health savings accounts (HSAs) are individual accounts administered by Inspira Financial Health, Inc. There may be fees associated with your HSA. HSAs are subject to eligibility requirements and restrictions. State taxes may apply. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Eligible expenses may vary from employer to employer. Please refer to your employer’s Summary Plan Description (“SPD”) for more information about your covered benefits. Information is believed to be accurate as of the production date; however, it is subject to change. **Investment services are offered through an independent, third-party registered investment advisor.** The HSA investment account is an optional, self-directed service, and Inspira Financial Health, Inc. Does not provide investment advice. By transferring funds into an HSA investment account, you will be exposed to a number of risks, including the loss of principal, and such funds are not FDIC or NCUA insured, or guaranteed by Inspira Financial Health, Inc. You should always read the prospectus for the funds you intend on purchasing. The prospectus describes the funds, investment objectives and strategies, their fees and expenses, and the risks inherent to investing in each fund. Investing through the Inspira Financial platform is subject to the terms and conditions of the Health Savings Account Custodial Agreement and the Investment Agreement. System response and account access times may vary due to a variety of factors, including trading volumes, market conditions, system performance, and other factors..