



U.S. Bank Health Savings Account Key Information for CBIZ Employees

How to Enroll

- Select the qualified High Deductible Health Plan during open enrollment.
- Complete the HSA Payroll Deduction form for your pre-tax contributions for 2009.
- You will receive a U.S. Bank HSA Welcome Kit and Visa debit card in December.
- Follow the instructions in the Welcome Kit to order an additional debit card and/or checks by completing the Account Activation Form contained in the kit.

What it Costs

- \$15 Account set-up fee
- \$3 Monthly maintenance fee for balances below \$2,500
- HSA Visa debit card(s) and initial supply of 25 checks is free
- Electronic statements available on Web site. Paper statement is an additional \$ 0.50/mo.

Mutual Fund Investment Options

- The mutual funds are integrated within the HSA and designed to work seamlessly with the U.S. Bank HSA.
- The mutual funds were selected for familiarity and diversification covering all 9 of the Morningstar investment “style” boxes.
- The mutual funds are optional to HSA accountholders once the balance exceeds the investment threshold of \$2,500.
- Enrolling is easy either via the Web at www.healthsavings.usbank.com, or by requesting an Investment Enrollment Form through the Health Savings Solution Center.
- For complete information, please visit our HSA Web site above, or contact the Health Savings Solution Center at 877-HSA-6789 (877-472-6789).

Online Healthcare Toolbox

- Visit the Healthcare Toolbox for tools to help you make more informed healthcare decisions (i.e. Use the Coverage Advisor to determine which health plan option is best for you and your family).

U.S. Bank Health Savings Solution Fund Selection

A variety of mutual funds from First American Funds and Fidelity is available to you once you reach the \$2,500 investment threshold. Elect your choice of funds once enrolled in the investment program. These choices can be set or changed via the Web or IVR.

Fund Options

Target Maturity Lifecycle Funds	Ticker	Asset Allocation Lifecycle Funds	Ticker
Fidelity Advisor Freedom – 2010 T	FCFTX	First American Strategy Income Allocation A	FSFIX
Fidelity Advisor Freedom – 2020T	FDTFX	First American Strategy Growth & Income Allocation A	FSGNX
Fidelity Advisor Freedom – 2030 T	FTFEX	First American Strategy Growth Allocation A	FAGSX
Fidelity Advisor Freedom – 2040 T	FTFFX	First American Strategy Aggressive Growth Allocation A	FAAGX
Index Funds		Value Funds	
First American Equity Index A	FAEIX	First American Large Cap Value A	FASKX
First American Mid Cap Index A	FDXAX	First American Mid Cap Value A	FASEX
First American Small Cap Index A	FMDAX	First American Small Cap Value A	FSCAX
Growth Funds		Money Market, Bond, International	
First American Large Cap Growth Opportunities A	FRGWX	First American Prime Obligations A	FIVXX
First American Mid Cap Growth Opportunities A	FRSLX	First American Core Bond A	FAFIX
First American Small Cap Growth Opportunities A	FRMPX	First American International A	FAIAX

Note: Investment products, including shares of mutual funds, are not deposits or obligations of, or guaranteed by U.S. Bank or any of its affiliates, nor are they insured by the FDIC, or any other government agency. An investment in such products involves investment risk, including possible loss of principal.



Mutual fund investing involves risk; principal loss is possible.

FAF Advisors, Inc., a registered investment advisor and subsidiary of U.S. Bank National Association, serves as investment advisor to First American Funds. First American Funds are distributed by Quasar Distributors, LLC, an affiliate of the investment advisor.

This Health Savings Account (HSA) is a custody account with U.S. Bank serving as the custodian. Terms and conditions of the HSA are included in your HSA application and agreement. U.S. Bank deposit products that are held in the HSA are FDIC insured, subject to FDIC insurance limits.

Non-deposit investment products, such as mutual funds, are not deposits or obligations of, or guaranteed by U.S. Bank or any of its affiliates, nor are they insured by the Federal Deposit Insurance Company (FDIC), or any other government agency. Past returns of investment products do not guarantee future results. Mutual fund prospectuses provide detailed information about fund investment objectives and fees. Read a mutual fund's current prospectus carefully before investing.

U.S. Bank does not provide legal, tax, or investment advice to HSA accountholders. Contact a qualified accountant, attorney or investment adviser for tax, legal or investment advice.

NOT A DEPOSIT	NOT FDIC INSURED	MAY LOSE VALUE	NOT BANK GUARANTEED
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY			