



Regence BlueShield is an Independent Licensee
of the Blue Cross and Blue Shield Association

HSA Administration Fees Comparison

| Item | HealthEquity (integrated) | HSA Bank (referral partner) | US Bank (referral partner) |
|--|------------------------------|---------------------------------------|---------------------------------------|
| Account Setup Fee | \$0.00 | \$0.00 | \$10.00 |
| Monthly Account Maintenance Fee* | \$3.45 | \$2.25 | \$3.25 |
| Min. Avg. Daily Balance required for waiver of the monthly maintenance fee | N/A | \$3,000 | \$2,500 |
| Account Closure Fee** | \$25.00 | \$25.00 | \$25.00 |
| Initial Debit Card Fee | \$0.00 | \$0.00 | \$0.00 |
| 2 nd Debit Card Fee (for spouse or other dependent) | \$0.00 | \$0.00 | \$0.00 |
| Debit Card Replacement Fee (lost or stolen card) | \$5.00 | \$12.00 | \$6.00 |
| Initial Checkbook Fee | N/A None Issued | N/A Optional Item | \$0.00 40 Checks, 5 Deposit Slips |
| Checkbook Order/Reorder Fee | N/A | \$7.95 50 checks, 10 Deposit Slips | \$10.00 40 Checks, 5 Deposit Slips |
| PIN Based Transaction Fee (ATM or POS if card used as debit) | \$0.00 | \$2.00 | \$0.00 |
| Over Draft Fee (transactions paid in excess of account balance) | \$20.00 | \$30.00 | \$30.00 |
| Stop Payment Fee | \$20.00 | \$25.00 | \$31.00 |

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|---|------------------------------|--------------------------------|-------------------------------|
| Returned Deposit Item | \$20.00 | \$25.00 | \$25.00 |
| Excess Contribution Fee (funds deposited in excess of annual limits – each occurrence) | \$20.00 | \$25.00 | \$25.00 |
| Monthly (Paper) Statements Fee | \$1.00 | \$0.75 | \$0.50 |
| Trustee to Trustee Transfer ^{††} (inbound/outbound) | \$0.00/\$0.00 | \$0.00/ \$0.00 | \$0.00/\$25.00 |
| Copy of Check/Statement/1099/5498 | \$0.00 | \$4.00 Reproduction Fee | \$2.00/\$6.00/\$5.00 |
| Statement Reconciliation/Account Research Fee | \$0.00 | \$4.00 Reproduction Fee | \$20.00 per hour |
| Attachments/Levies/Legal Requests | \$0.00 | \$0.00 | \$75.00/each |
| Minimum Account Balance Required to Investment | \$2,000 | \$1.00 | \$2,500 |
| Monthly Investment Fees (if funds are invested) | \$0.00 | \$0.00 | \$0.00 |

* **HealthEquity** - Account setup and monthly maintenance fees may be paid by your employer.

If you change health plans or employers your account may be directly charged up to \$4.95 per month.

Note: Regence is integrated with HealthEquity for transmission of eligibility and claims information only. Regence does not currently facilitate account billing or fees payment.

** **US Bank** will waive the account closure fee if balance is \$0.00 at closing

†† **Trustee to Trustee Transfers:** For Standard Fee members, **HSA bank** will waive setup fee with inbound transfer