

When Health Meets Wealth, You Win.

ARCUS Financial Bank is a healthcare-focused financial services organization owned by WellPoint, the nation's largest health benefits company by medical membership. You can enjoy the peace of mind that comes from knowing that ARCUS Financial Bank has a strong combination of healthcare and financial services expertise — and the kind of stability that can only come from being backed by a Fortune 50 company.

ARCUS Financial Bank Makes it Simple for You.

HSAs can be complicated and confusing to navigate at first. As an organization dedicated to healthcare, ARCUS Financial Bank is committed to offering an HSA product that has innovative features, is competitively priced and is among the easiest in the industry to understand and manage.

Our comprehensive tools and services include:

- ▶ HSA Knowledgebase, a dynamic online tool available 24/7 to answer any HSA-related questions
- ▶ An online account portal that enables complete account administration and electronic payment of healthcare expenses
- ▶ Customer services representatives who specialize in HSA support
- ▶ Multiple payment options to ensure your HSA funds can be accessed as needed

In addition, our FDIC-insured deposit accounts earn competitive interest rates and can be invested in a variety of mutual funds to help you meet your long-term investing and health financing goals.

Open an HSA Today!

Open an HSA with ARCUS Financial Bank and take advantage of this extraordinary introductory offer, with a promotional interest rate that is significantly higher than most other custodians:

For six months following your date of enrollment, you are entitled to:

- ▶ 5% Annual Percentage Rate (APR)
- ▶ \$0 Monthly Maintenance Fee (\$16.50 value)
- ▶ \$0 Set-up fee (\$15 value)

If you have a high deductible health plan (HDHP), it's time to learn all about the advantages of opening an HSA with ARCUS Financial Bank.

Call today: 866-403-5344

Or visit us online: arcusfinancial.com

To calculate the annual percentage yield (APY), the promotional 5% interest rate was first converted to an annual percentage rate. The APY listed below includes 5% interest for 6 months on all balances, assumes no withdrawals from the account, and reflects the yield after the promotional period has expired. The waiver of the set up fee (\$15 value) is not included in the APY calculation.

APY%	Minimum average daily balance after the promotional period
2.764%	\$0 – \$1,000.00
3.283%	\$1,000.01 – \$2,500.00
3.543%	\$2,500.01 – \$5,000.00
3.804%	\$5,000.01 – \$15,000.00
4.590%	\$15,000.01 and over

- APY is accurate as of April 2009 and is subject to change without notice.
- ARCUS may change the APY and interest rate on the account at any time following the expiration of the promotional period.
- There is a minimum amount required to open the HSA Base Account of \$15.00. The minimum balances noted above must be maintained in the account each day to obtain the annual percentage yields noted above.
- ARCUS uses the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.
- Interest will accrue daily and be compounded monthly and will be credited to the account on the last day of each month as long as there are funds in the account at month end.
- If the account is closed before interest is credited, the account will not be credited with the accrued interest.
- Interest begins to accrue no later than the business day ARCUS receives credit for the deposit of noncash items (for example, checks).
- Maintenance or activity fees may reduce earnings on the account.
- A complete Rate and Fee Schedule and the ARCUS Financial Bank® HSA Agreement to Terms & Conditions ("Terms & Conditions") will be enclosed in the Welcome Kit. The HSA can be closed at any time in accordance with the Terms & Conditions.



Your Health. Your Money. You're in Control.

Experience the **freedom**
and **convenience** of a Health
Savings Account through
ARCUS Financial Bank.



How Will You Use Your Health Savings Account (HSA)?

The decision is yours — and depends only on the eligibility of the expense and the amount of pre-tax funds you deposit into your account each year. There is a long list of eligible medical expenses* that you can pay for through your HSA. For example:

- ▶ You can pay for new **eyeglasses, contact lenses** or even **vision correction surgery!**
- ▶ Looking to enroll in a **weight loss program?**
- ▶ **Nursing home** and **long-term care** expenses are eligible.
- ▶ Enjoy **acupuncture** and **chiropractor** treatments at your discretion.
- ▶ Paying for the **labor and delivery** of your new bundle of joy will be a little easier when you use your HSA.
- ▶ Pay for **lab fees, prescription drugs, over-the-counter medications** and so much more!

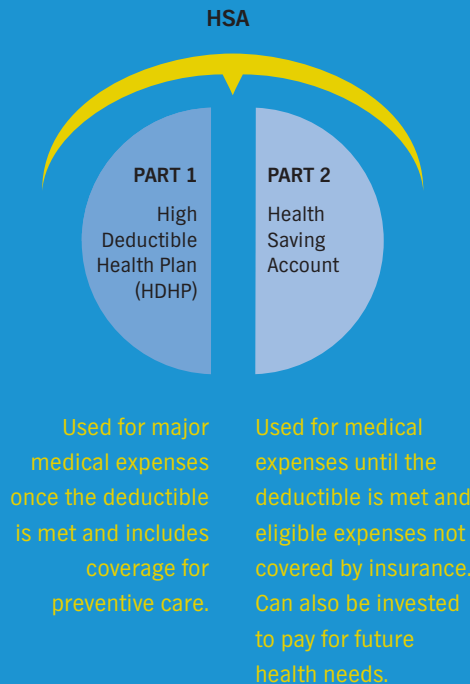
*The Internal Revenue code provides information regarding the guidelines used to determine eligible expenses.

Maximize Your Healthcare Benefits with an HSA Plan.

A Health Savings Account (HSA) is a tax-advantaged medical savings account that is only available to individuals and families with HSA-compatible high deductible health plans (HDHPs). You contribute pre-tax funds to your account to pay for current eligible medical expenses — and you can also invest funds over the long term toward future health expenditures.

Combining an HSA with an HDHP can give you greater control over your healthcare spending and help you achieve overall lower healthcare costs.

You're in charge. An HSA is owned and operated by you. You make all the decisions about how the funds will be spent. If your employment changes, or if you switch to a new health plan that is not compatible with an HSA, your money remains with you. There is no "use it or lose it" requirement!



How an HSA Works: Meet Susan

Susan, 38, has a chronic back condition. She contributes \$200 each month to her HSA to help cover medical expenses that occur before she reaches her insurance deductible, as well as non-covered medical expenses like acupuncture, chiropractic visits, and over-the-counter pain medication. Because Susan has combined her HDHP with an HSA plan, **her estimated tax savings are \$672 per year. That comes to a tax savings of \$16,800 over 25 years!***

*Assumes a 28% tax bracket

