

## Wells Fargo Health Savings Account (HSA)

<p><b>What do I get with the Wells Fargo HSA?</b></p>	<p>With a Wells Fargo HSA, you have an easy way to save tax-free<sup>1</sup> dollars for current and future qualified healthcare expenses. With your HSA you can:</p> <ul style="list-style-type: none"> <li>• Pay for qualified expenses with your Wells Fargo HSA Debit Card</li> <li>• Invest your HSA dollars in a variety of mutual funds<sup>2</sup></li> <li>• Access Wells Fargo’s trusted network of resources</li> <li>• Manage your HSA and other Wells Fargo accounts in one place</li> <li>• Get HSA-dedicated support when you have questions</li> </ul>
<p><b>How much does it cost?</b></p>	<p>\$4.25 Monthly Service Fee   \$100 minimum balance to open an account</p> <p>You don’t pay the Monthly Service Fee if you have a combined balance in your HSA deposit account and investment account of at least \$5,000 on the last business day of the month.</p> <p>See the <i>HSA Accountholder Fee Schedule</i> for more details:  <a href="https://www08.wellsfargomedia.com/assets/pdf/commercial/hsa/Wells_Fargo_HSA_Fee_Schedule.pdf">https://www08.wellsfargomedia.com/assets/pdf/commercial/hsa/Wells_Fargo_HSA_Fee_Schedule.pdf</a></p>
<p><b>FDIC-insured deposit account</b></p>	<p>The Wells Fargo HSA comes with an FDIC-insured deposit account that earns interest. View current rates at <a href="https://wellsfargo.com/investing/hsa/interest-rates">wellsfargo.com/investing/hsa/interest-rates</a>.</p>
<p><b>Wells Fargo HSA Debit Card<sup>3</sup></b></p>	<ul style="list-style-type: none"> <li>• No transaction fees when used in the United States</li> <li>• No cost to order extra cards for dependents</li> <li>• No cost to reorder your card if it’s lost or stolen</li> </ul>
<p><b>Investing with the Wells Fargo HSA<sup>2</sup></b></p>	<p>The Wells Fargo HSA also comes with an optional investment account portion that has:</p> <ul style="list-style-type: none"> <li>• No investment transaction fees or loads</li> <li>• No monthly fee to invest</li> <li>• A variety of mutual funds from various fund families</li> <li>• Target deposit account balance options of \$1,000, \$2,000 or \$3,000</li> </ul> <p>View available funds at <a href="https://wellsfargo.com/hsainvesting">wellsfargo.com/hsainvesting</a>.</p>
<p><b>Online account management</b></p>	<p>Easy access to manage your account through <i>Wells Fargo Online</i><sup>®</sup>:</p> <ul style="list-style-type: none"> <li>• View your balance on your computer, smartphone, or via text banking</li> <li>• Use Online Bill Pay at no cost on your computer or smartphone</li> <li>• Set up regular or one-time contributions</li> <li>• Manage your HSA investments<sup>2</sup></li> </ul>
<p><b>In-person account management</b></p>	<ul style="list-style-type: none"> <li>• Nationwide access to Wells Fargo stores and ATMs</li> <li>• No fees to withdraw cash from your HSA at Wells Fargo ATMs</li> </ul>
<p><b>HSA-dedicated support</b></p>	<p>Speak with knowledgeable customer service representatives who only provide support for HSAs. Call <b>1-866-884-7374</b> whenever you have questions.</p>

## General HSA information

<p><b>HSA eligibility</b></p>	<p>You can open and contribute to a Health Savings Account if you:</p> <ul style="list-style-type: none"> <li>• Are covered by an HSA-qualified health plan</li> <li>• Are not covered by other health insurance (with some exceptions)</li> <li>• Are not enrolled in Medicare</li> <li>• Cannot be claimed as a dependent on another person's tax return</li> <li>• There are special rules that apply for Veterans Affairs and Indian Health Services. For more information, please view the FAQ at <a href="http://wellsfargo.com/hsaresources">wellsfargo.com/hsaresources</a></li> </ul>									
<p><b>HSA-qualified health plans</b></p>	<p>An HSA-qualified plan meets these 2016 requirements:</p> <ul style="list-style-type: none"> <li>• <b>Minimum deductible:</b> \$1,300 if you have individual coverage and \$2,600 if you have family coverage             <ul style="list-style-type: none"> <li>○ Your deductible is the amount you have to pay for care before your plan coverage starts</li> </ul> </li> <li>• <b>Out-of-pocket maximum:</b> Cannot be more than \$6,550 for individual coverage and \$13,100 for family coverage             <ul style="list-style-type: none"> <li>○ Your out-of-pocket maximum is the most you'd have to pay for care in a plan year, it includes your deductible</li> </ul> </li> <li>• Preventive care is covered 100% even before the deductible is met</li> <li>• Except for preventive care, nothing is covered before the health plan's deductible is met</li> </ul> <p>If you're not sure whether your health plan is HSA-qualified, contact your health insurance carrier.</p>									
<p><b>Contribution limits</b></p>	<p>The IRS sets limits on how much you can contribute to your HSA each year.</p> <table border="1" data-bbox="459 1178 1031 1320"> <thead> <tr> <th></th> <th>Individual coverage</th> <th>Family coverage</th> </tr> </thead> <tbody> <tr> <td><b>2015</b></td> <td>\$3,350</td> <td>\$6,650</td> </tr> <tr> <td><b>2016</b></td> <td>\$3,350</td> <td>\$6,750</td> </tr> </tbody> </table> <p><b>If you're age 55+:</b> You can contribute an extra \$1,000/year as a catch-up contribution.</p> <p>In some circumstances (such as if you enrolled in an HSA-qualified plan in the middle of the year), your personal contribution limit may be lower than IRS maximums. Please consult your tax advisor if you have questions.</p>		Individual coverage	Family coverage	<b>2015</b>	\$3,350	\$6,650	<b>2016</b>	\$3,350	\$6,750
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<b>2015</b>	\$3,350	\$6,650								
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The tax information provided above is general in nature and is not advice. You are responsible for contributing to and using your HSA in accordance with tax laws. Wells Fargo does not determine if expenses are qualified, confirm eligibility or monitor contribution limits.

<sup>1</sup>All tax references are at the federal level. State taxes vary. Please consult a tax advisor with questions.

**<sup>2</sup>INVESTMENT PRODUCTS: NOT FDIC INSURED | NO BANK GUARANTEE | MAY LOSE VALUE**

<sup>3</sup>Fees associated with the card are listed in the HSA Accountholder Fee Schedule.

Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.

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