

# Blue OPTIONS HSA<sup>SM</sup>

## Health Savings Account fee and interest rate schedule

### Mellon HSA Solution<sup>SM2</sup>

Mellon Trust of New England, N.A.<sup>1</sup>

With the Mellon HSA Solution, contributions are placed into a FDIC-insured checking account. When you reach a minimum balance in your HSA you may elect to transfer funds to your new investment account. The Mellon HSA Solution features investment options from the Dreyfus Corporation, one of the nation's leading mutual fund companies. Your choices include equity, balanced and fixed income options:

- **Dreyfus Appreciation Fund**
- **Dreyfus Premier Balanced Opportunity Fund – Class A**
- **Dreyfus Intermediate Term Income Fund – Investor Shares**

Interest rate <sup>2</sup>	0.500%
Annual percentage yield (APY)	0.501%

### HSA Account Fees<sup>3</sup>

Account set-up fee	\$15.00
Monthly service charges for average monthly balances of \$1000 or less. (Once average monthly balance reaches \$1,000, monthly fees are eliminated)	\$3.50

Replacement/additional debit card fee	\$5.00
Checkbook reorder fee	\$5.00
Copy of a statement or check (per request)	\$5.00
Account rollover fee	\$25.00
Returned check fee (for each returned item)	\$25.00
Stop payment order fee (per request)	\$25.00

*See your Mellon Deposit Account Agreement and Health Savings Account Supplemental Agreement for your complete terms and conditions (enclosed in Welcome Kit).*

<sup>1</sup> BCBSNC does not administer your HSA. Your HSA custodian is Mellon Trust of New England, N.A. BCBSNC is not affiliated with your HSA custodian or administrator.

<sup>2</sup> Interest rates may be subject to change.

<sup>3</sup> When imposed, fees will be deducted from the balance of your Health Savings Account.

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