



Regence

Regence BlueCross BlueShield of Oregon 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

Item	HealthEquity (integrated)	HSA Bank (referral partner)	US Bank (referral partner)
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