

Denton ISD Health Savings Account Analysis

	EECU	HSA Bank	National Benefit Services	Ameriflex	Lively	Aetna	Aetna	Aetna
Title	Plan Option 1	Plan Option 1	Plan Option 1	Plan Option 1	Plan Option 1	Plan Option 1	Plan Option 2	Plan Option 3
CARRIER	EECU	HSA Bank	National Benefit Services, LLC	Ameriflex, Inc.		PayFlex Systems USA, Inc.	PayFlex Systems USA, Inc.	PayFlex Systems USA, Inc.
Headquarter Location	Fort Worth, TX	Sheboygan, WI	West Jordan, Utah	Carrollton, TX	San Francisco, CA	Omaha, Nebraska	Omaha, Nebraska	Omaha, Nebraska
Number of Current Account Holders	218,693	3,000,000	8,913	Over 2800 HSA Clients	30,703	0-499	500-2,500	Over 2,500
FEES	\$0	\$1.75 per account, per month (PAPM)		\$1.65 (per insured)		\$2.40 PPPM	\$2.20 PPPM	\$2.00 PPPM
Account Setup	\$0	\$0	Included	WAIVED	\$0.00	Waived	Waived	Waived
Monthly Maintenance	\$0	\$0	\$2.00 PPPM	WAIVED	\$1.75 PEPM	No charge	No charge	No charge
Excess Contribution	\$0	\$0			\$0.00	\$0.00	\$0.00	\$0.00
Stop Payment	\$34	\$0			\$0.00	\$25/transaction	\$25/transaction	\$25/transaction
Copy of Statement	\$3	N/A	\$1.50		\$0.00	Available free online, or \$0.50/quarterly; \$1.50/monthly PPPM for mailed paper statements	Available free online, or \$0.50/quarterly; \$1.50/monthly PPPM for mailed paper statements	Available free online, or \$0.50/quarterly; \$1.50/monthly PPPM for mailed paper statements
Monthly Investment	\$0	\$0	\$2.50		\$0.00	\$0.00	\$0.00	\$0.00
Investment Threshold	\$0	\$1,000	\$1,000		\$0.00	\$1,000.00	\$1,000.00	\$1,000.00
Electronic Transfer of Enrollment Data	\$0	\$0	0		Yes	\$0.00	\$0.00	\$0.00
Batch File Format	\$0	\$0	EDI		.csv	\$0.00	\$0.00	\$0.00
ACH Available	Yes - \$0	Yes	Yes		Yes	Available - no charge	Available - no charge	Available - no charge
Notes:		There is a .30% annual asset-based fee within the Devenir investment program that is charged on a quarterly basis. Transaction fees may apply for certain assets within the TD Ameritrade investment program.				All fees including ancillary and optional are included in Attachment 2.5		
Technology Fee:	\$0	N/A			\$0.00	\$0.00	\$0.00	\$0.00