

# Sovereign's Health Savings Account Program

## Enhance your employee healthcare options while lowering health insurance costs.

Consumer Directed Healthcare (CDH) is a growing movement focused on controlling the cost of—and increasing individuals' involvement in—the management of their own healthcare. High Deductible Health Plans (HDHPs) combined with Sovereign's Health Savings Accounts (HSAs) can offer you an innovative new healthcare option for your employees—one that can save money and promote a healthier workforce.

### A great new employee healthcare option

- HSAs provide significant additional financial and healthcare management benefits for employees who have HDHPs
- HSA savings are triple tax-advantaged and new IRS rules make them an even more attractive savings vehicle
- Unused HSA savings roll over to the next year and can be used to build a “nest egg” to pay for health expenses later in life

### Full-service HSA features for your employees

- Great rates that increase with higher deposit account balances
- A choice of mutual funds in which to invest
- A Sovereign HSA Visa® debit card
- 24/7 account access online or by phone
- Online bill payment
- Comprehensive online recordkeeping tools
- Interactive online tools for in-depth education

### Comprehensive service and support for you

**Expert support**—Education and guidance to help companies create a pre-enrollment and communication strategy for a successful enrollment.

**Easy implementation**—Works seamlessly with the HDHP program of your choice. We provide simple setup, local employer support and a toll-free employer support phone line.

**Efficient enrollment**—Helpful employee marketing materials and web-based information and tools for easy enrollment, contributions and reporting.

### Get started today!

To learn more about Sovereign HSAs, call 1-877-SOV-HSA1 (768-4721) or e-mail us at [hsa@sovereignbank.com](mailto:hsa@sovereignbank.com).

Member FDIC © 2007 Sovereign Bank | Sovereign Bank, its logo and Your Health Savings Account from Sovereign Bank are registered trademarks of Sovereign Bank or its affiliates or subsidiaries in the United States and other countries.

Sovereign Bank deposit balances that are held in the HSA are FDIC insured, subject to FDIC insurance limits. Non-deposit investment products, such as mutual funds, that may be held in the HSA:

**ARE NOT FDIC INSURED | ARE NOT BANK ISSUED OR GUARANTEED | MAY LOSE VALUE**

Sovereign Bank is not a registered investment adviser and is not acting in the capacity of an investment adviser. Sovereign Bank does not provide legal, tax, or investment advice to HSA Account Holders. Contact a qualified accountant, attorney or investment adviser to address these questions. Participation in the investment program is voluntary. Sovereign Bank makes no representations with respect to the mutual funds or portfolio allocation models offered.

Before investing please consider the investment objectives, risks, charges and expenses of the mutual funds carefully. For more complete information, please consult the prospectuses for each mutual fund which can be found on the Sovereign HSA web site. Read these documents carefully before investing. **Past performance does not guarantee future results.**  
MK0638 10/07

