



**PLEASE SEE BELOW
FOR AN IMPORTANT
COMMUNICATION
REGARDING YOUR HEALTH
SAVINGS ACCOUNT**

On September 23, 2014, Webster Bank, N.A. ("Webster") announced that it had signed an agreement with JPMorgan Chase Bank, N.A. ("J.P. Morgan") to purchase J.P. Morgan's Health Savings Account (HSA) business and transition J.P. Morgan HSAs, including your HSA, to HSA Bank, a division of Webster.

More about HSA Bank:

HSA Bank is a leading administrator and depository of health savings accounts and is committed to providing the HSA services that you currently enjoy, as well as new services. HSA Bank ranks as one of the most experienced HSA providers in the nation with \$2.4 billion in assets under administration, 700,000 accounts and 30,000 employer relationships (as of June 30, 2014). HSA Bank offers broad account capabilities and industry leading technology to help HSA clients and customers make the most of their healthcare dollars.

What it means to you:

The sale is expected to be finalized in the coming weeks. At that time, HSA Bank will become the legal custodian of your HSA. Although HSA Bank will become the custodian of your HSA, nothing else will change at that time. You will still see references to JPMorgan Chase Bank, N.A. as custodian on websites and on other HSA program-related materials for some period of time, but those references should be read as referring to HSA Bank.

We will, however, continue to service your HSA as a service provider to HSA Bank until your HSA is fully transitioned to HSA Bank. Similarly, if you have an investment account, J.P. Morgan Institutional Investments Inc. will continue to administer your account until it is transitioned to HSA Bank. You can continue to manage your investment account as you do today, and no investment assets will be liquidated at this time.

What will happen next?

In 2015, you will receive additional communications about the transition to HSA Bank and specifics about how that transition may impact you, including when you can expect to receive new HSA debit cards and new account numbers. This means that until the transition to HSA Bank is complete your HSA will continue to operate just as it does today. Please continue using your current HSA debit cards, checks, website and customer service number and investment features until further notice.

Thank you,

JPMorgan Chase HSA Service Center