



Redding Offices

- Buenaventura ■ (530) 226-2959
- Business Banking ■ (530) 226-0500
- Churn Creek ■ (530) 226-2952
- Country Club ■ (530) 226-2940
- Enterprise ■ (530) 226-2962
- Redding (South St.) ■ (530) 226-2920
- Westwood ■ (530) 226-2956

Anderson ■ (530) 226-2950

Cottonwood ■ (530) 226-2967

Crescent City ■ (707) 465-8900

Eureka Downtown & Business Banking Office ■ (707) 443-8400

Eureka Mall ■ (707) 443-8488

Ferndale ■ (707) 786-9522

Garberville ■ (707) 923-2152

Hayfork ■ (530) 628-5215

McKinleyville ■ (707) 839-8400

Palo Cedro ■ (530) 547-5715

Roseville (Business Banking Office) ■ (916) 783-2900

Santa Rosa (Business Banking Office) ■ (707) 522-5480

Shasta Lake ■ (530) 226-2977

Ukiah (Business Banking Office) ■ (707) 467-2280

Weaverville ■ (530) 623-5521

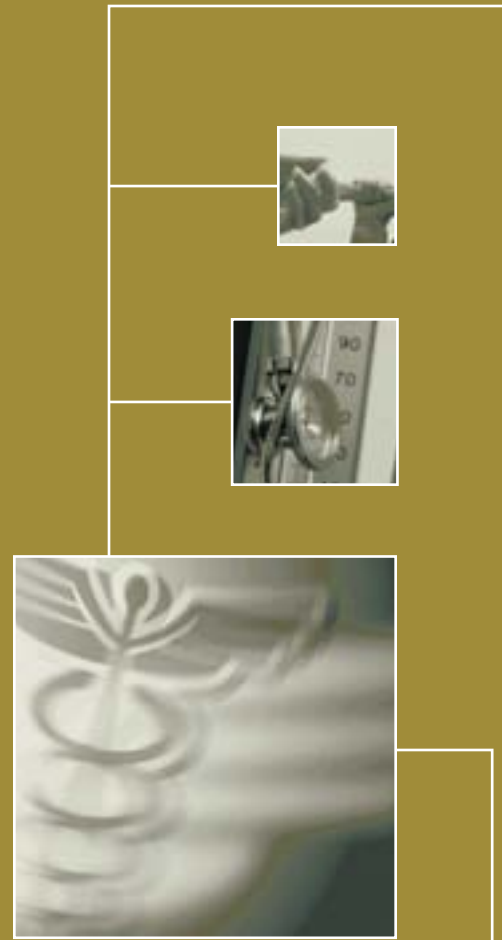
Willits ■ (707) 459-5581

Woodland (Business Banking Office) ■ (530) 668-5800

www.novb.com

Customer Service: **866-869-MORE** (6673)

HEALTH SAVINGS ACCOUNT-BUSINESS BENEFITS



Unquestionably More.



Less ... Cost More ... Convenience

With costs rising for both medical care and health insurance, business owners find it difficult to provide affordable healthcare plans for employees. Every year, more employers turn to qualified High Deductible Health Plans (HDHP) as a lower-cost alternative to traditional health insurance.

Starting in 2010, a health insurance plan must have an annual deductible of at least \$1,200 for individuals and at least \$2,400 for families in order to be considered as a qualified High Deductible Health Plan. Additionally, the sum of the annual deductible and the other annual out-of-pocket expenses required to be paid under the plan (other than premiums) does not exceed \$5,950 for individuals and \$11,900 for families.

Combining a Health Savings Account with a qualified High Deductible Health Plan is one way to lower healthcare costs!

* Consult your tax advisor

Empower Employees

By establishing an HSA program in conjunction with an HDHP in your company, you'll empower your employees to take control of their healthcare expenses. Employees can control the funds in their HSA. The decision is theirs to save the funds or use them for current healthcare needs. Whatever they don't spend is still there for them in the future - the old "use-it-or-lose-it" rules no longer apply!

Benefits to Your Business

- Increase ability to attract and retain employees.
- Lower healthcare premiums. The high deductible health plans that go along with HSAs can lower premiums as much as 25% a year.
- Lower overall health insurance costs.
- Tax advantages*. Employer contributions to HSAs are not subject to withholding of FICA or FUTA and are deductible by employer.



Member FDIC

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What is a Health Savings Account (HSA)?

A Health Savings Account (HSA) allows you to pay for current health expenses and save for future qualified medical and retiree health expenses on a tax-deferred basis*. It works much like an IRA, except the money is intended to be used for qualified medical expenses. In order to qualify for an HSA account, you need to have a High Deductible Health Plan (HDHP).

Why should I own an HSA?

You can save money in the short and long term by:

- Deducting 100% of your HSA contributions from your taxable income*
- Having the money in your HSA accrue interest and/or gains on a tax-free basis* so you can save for future healthcare expenses
- Paying no penalties or taxes when you use your HSA to pay for qualified medical expenses
- Having a high-deductible HSA-eligible health insurance plan, which typically has a lower premium than a plan with a lower deductible

How can I contribute?

A deposit of \$50 is needed to open your NVB HSA. Starting in 2010, you can contribute up to \$3,050 for an individual or \$6,150 for a family. Contributions may be made up until your tax filing deadline, typically April 15.

* Consult your tax advisor

Why NVB for your Health Savings Account?

Premium Interest Rates

We offer competitive interest rates on our Health Savings Accounts. We have the benefit of tiered interest rates, allowing employees to earn more as they save more. This helps employees make the most of their healthcare dollars.

Convenience

At NVB, we offer convenient ways of paying for qualified medical expenses:

1. Present your NVB HSA VISA® Debit Card for payment of services to any healthcare provider who accepts VISA®. The cost of your healthcare services will automatically be deducted from your HSA.
2. Access cash from your account by using your HSA VISA® Debit Card at any NVB ATM.
3. Write a check from your HSA with our special HSA checks - we will pay for your first order! (Quantity of 50)
4. Log on to www.novb.com to access your account and view your transactions and balances.

 Call us at
866-869-MORE (6673)

Peace of Mind

NVB is a Federal Deposit Insurance Corporation (FDIC) insured financial institution, so the money in your NVB HSA is protected under these regulations.

Customer Service

NVB is one of the premier banks in Northern California. With 24 branches in Northern California, each has a staff of trained professionals that can answer questions you may have on your HSA. In addition, our Customer Resource Center has associates available at 1-866-869-MORE (6673), Monday through Friday, from 7:00 a.m. to 7:00 p.m., and on Saturdays from 9:00 a.m. to 2:00 p.m., to answer your questions.



How to Apply

Step 1:

Determine if you have an HSA-eligible High-Deductible Health Plan (HDHP). If not, complete the necessary forms with your insurance provider.

Step 2:

Complete and sign the Health Savings Account (HSA) Enrollment form. Stop in or mail this form along with your initial opening deposit to the NVB office nearest you.

Once your account is set up, you will receive your HSA debit card along with instructions within 10 days.

Roll Over or Transfer

If your employees have an existing Health Savings Account with another institution and wish to roll over or transfer their funds to NVB, have them contact the nearest NVB branch and one of our associates will be happy to assist them.

Unquestionably More.