2015 MEDICAL PLAN UPDATE:
INFORMATION ABOUT HEALTH SAVINGS ACCOUNT TRANSITION

Introduction
The information below applies to you if you elected to participate in the HDHP/HSA in 2014 and have a balance in your Health Savings Account at UMB. This information does not apply to you if you are enrolling in the HDHP/HSA for the first time in 2015.

Anthem’s Health Savings Account partner is HealthEquity. The information below provides details about the transition from UMB (Humana’s HSA partner) to HealthEquity.

Debit Card Information – Please read carefully
You will receive a Welcome Kit and debit card(s) from HealthEquity in early January 2015. Contributions will be loaded onto your HealthEquity card as noted on the next page.

You will also receive a NEW debit card from UMB during the first week of January. You will receive a new UMB debit card as your account will move from ‘active’ to ‘orphaned’ in UMB’s system. You will continue to be able to access funds in your UMB until early February as noted on the following page. Once your funds are transitioned to HealthEquity, you should destroy all UMB debit cards.

HealthEquity Website
You can also learn more about HealthEquity and Health Savings Accounts at this website: http://healthequity.com/ed/hsalearn.

Information Regarding the Transfer Process of your HSA
While you have the option to keep your existing HSA balance with UMB, the following items provide important information for you to consider:

- Beginning January 2015, any HSA contribution you elect through payroll and the monthly contribution from the University of Cincinnati will go into your HealthEquity account only.
- If you choose to maintain your UMB HSA, you will be responsible for the monthly administration fee of $2.50.
- You can avoid paying a monthly UMB HSA administration fee by transferring your balance to HealthEquity and closing your UMB HSA.
- University of Cincinnati will pay the account closing fee for active HDHP/HSA participants.
- Your monthly HSA administration fee for your HealthEquity account will be $2.95 (currently $3.50).
If you do not transfer your UMB HSA funds to HealthEquity and remain in the HDHP/HSA for 2015, you will incur both a fee from UMB (for your closed account) and HealthEquity (for your open account). You can avoid the UMB fee by closing this account and electing to transfer funds to HealthEquity.

- If you transfer a balance of $250 or more to HealthEquity, you’ll earn double interest up to $25.

HSA Transfer Checklist
If you would like to transfer your existing HSA balance to HealthEquity, here is a checklist with important deadlines to keep in mind:

- You will receive a Health Equity Transfer Request form in early January. Complete the form and return it to HealthEquity by Monday, January 19, 2015:
  - Mail: 15 W Scenic Pointe Dr., Draper, UT 84020
  - Fax: 520.844.7090
  - Email: transfer@healthequity.com

- If you opened an Investment Account at UMB, you must contact UMB at 800-604-6228 to request liquidation of your investments and closure of the Investment Account prior to returning a Transfer Request Form to HealthEquity. The HSA cash account cannot be closed until the investments have been liquidated.

- HealthEquity will submit your forms to UMB on January 23, 2015.

- You can continue to use your HSA at UMB until February 3, 2015, at which time UMB will freeze the account. Transferred funds are expected to be in your HealthEquity account by February 19, 2015.

- UC’s first monthly deposit to your HealthEquity Health Savings Account will be made on February 3, 2015.

Please note: After February 3rd, the funds being transferred from UMB will not be accessible until February 19. Please be aware of this timing so you can make other arrangements to pay for any medical bills you may have in the interim. Any new contributions to your HealthEquity account will be available as soon as they are deposited.
IMPORTANT DATES TO REMEMBER:

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
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<tbody>
<tr>
<td>Early January 2015</td>
<td>Receive HealthEquity Transfer Request Form</td>
</tr>
<tr>
<td>January 19, 2015</td>
<td>Due date for submission of forms to HealthEquity</td>
</tr>
<tr>
<td>January 23, 2015</td>
<td>HealthEquity submits forms to UMB</td>
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<tr>
<td>February 2, 2015</td>
<td>Last day to access UMB funds before transfer occurs</td>
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<tr>
<td>February 3, 2015</td>
<td>First monthly UC/employee Health Savings Account deposit for 2015; made to HealthEquity account</td>
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<tr>
<td>February 19, 2015</td>
<td>First day to access transferred funds at Health Equity</td>
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If you were enrolled in the HDHP in 2014 and choose to enroll in the PPO in 2015, you will be able to use any transferred funds for qualified medical expenses. You also have the option of leaving your funds at UMB. If you enroll in the HDHP in the future, any Health Savings Account contributions will be directed to UC’s current HSA vendor.