

Health Savings Account Custodial Agreement Amendment

(Under section 223(a) of the Internal Revenue Code)

This is an amendment to the Health Savings Account Custodial Agreement.

Article III of the attached Health Savings Account Custodial Agreement Important Disclosure Information includes language that allows for a one-time, tax-free rollover of funds from a Flexible Savings Account (FSA) or Health Reimbursement Arrangement (HRA) to the Health Savings Account (HSA). As of January 1, 2012, the provision that allowed for the rollover from the FSA or HRA expired. Rollovers from an FSA or HRA to a Health Savings Account are no longer permitted.

Furthermore, the following section replaces in its entirety **Article III** of the attached Health Savings Account Custodial Agreement.

Article III

You are permitted to rollover funds on a tax-free basis from a Medical Savings Account (MSA) or another HSA. MSA and HSA rollovers do not decrease the amount that may be contributed to the HSA during the year.

You are permitted to execute a one-time, tax-free trustee-to-trustee transfer of funds from an Individual Retirement Account (IRA) into your HSA. Unlike the rollovers described above, IRA transfers will count towards your maximum annual contribution limit.

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