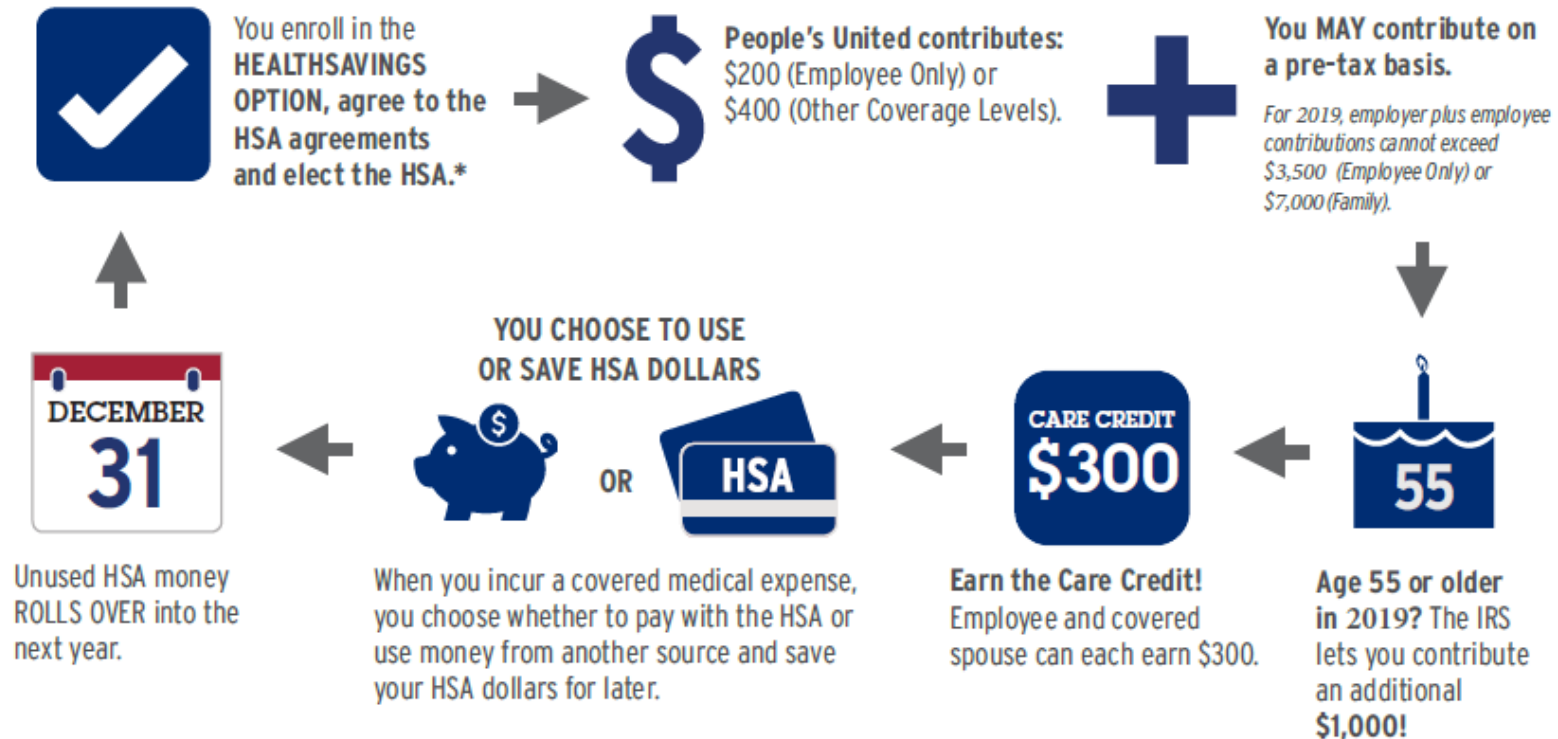


How the HSA Works



IT'S ALWAYS YOURS! Your HSA money is available to you even if you leave the HealthSavings Option or your employment with People's United ends. Your HSA can be invested and earn interest. See how much at connectyourcare.com.

*Please Note: If you are eligible but decide not to contribute to the HSA, you must agree to the "HSA Agreements" and elect the HSA with \$0 annual contribution during Open Enrollment to receive the base funding and Care Credit from People's United Bank. You can begin saving, change your contribution amount, or stop saving at any time during the year.