



HEALTH SAVINGS ACCOUNT (HSA) CUSTODIAN OPTIONS

Medical Mutual of Ohio's® HSA administration is provided by First Horizon Msaver - a subsidiary of First Horizon National Corporation. With First Horizon Msaver, members may choose to bank with either National City Bank or First Horizon Bank. Regardless of the bank that is chosen, enrollment forms will be processed through First Horizon Msaver. Please contact your employer or Medical Mutual™ representative for an enrollment form.

National City Bank

Currently, only an interest-bearing account is available with the following rates:

Balance	Interest Rate	APY
\$.01 - \$999.99	3.20%	3.25%
\$1,000 - \$2,499.99	3.45%	3.50%
\$2,500 - \$9,999.99	3.69%	3.75%
\$10,000.00 +	3.93%	4.00%

Rates and yields are effective as of January 3, 2006, and are subject to change.

First Horizon Bank

With this option, the following investment options are available:

An interest bearing account with the following tiered interest rates:

Balance	Interest Rate	APY
\$.01 - \$499.99	.50%	.50%
\$500 - \$2,499.99	1.60%	1.61%
\$2,500 - \$4,999.99	2.50%	2.51%
\$5,000 - \$9,999.99	3.00%	3.03%
\$10,000.00 +	4.00%	4.07%

Rates and yields are effective as of August 1, 2005, and are subject to change.

- Account holders with a balance of at least \$4,500 have the option to invest a portion of the account in a First Horizon Brokerage HSA through First Horizon Investment Services, a division of First Tennessee Brokerage, Inc. A wide variety of stocks, bonds and mutual funds* are available through the brokerage account and accounts can be accessed online.

**Mutual funds are not FDIC insured, are not guaranteed and there may be loss of principal. Mutual funds may be appropriate for those using the HSA as a retirement account. If used for medical expenses, mutual funds may not allow immediate access; therefore it is suggested that account holders consider an interest-bearing account.*