

Broker Dealer's Frequently Asked Questions Concerning the Certified Health Savings Adviser (CHSA®)

1. What is the acronym for this professional designation?
 - CHSA
2. What does this acronym stand for?
 - Certified Health Savings Adviser
3. What are the stated areas of expertise for this designation?
 - High-deductible Health Plans (HDHP)
 - Health Savings Accounts (HSA)
4. What organization issues this designation?
 - Access Point HSA
400 Putnam Pike, Ste J #205
Smithfield, RI 02917
5. What is the issuing organization's internet Web site address (URL)?
 - www.accesspointhsa.com
6. What prerequisites or experience are required to obtain this designation?
 - Individuals must be currently employed or have two years of work experience in either the financial services or human resources/benefits industry to earn the Certified Health Savings Adviser (CHSA®).
7. What educational requirements does this designation have?
 - None
8. What examinations must be passed to receive this designation?
 - An individual is required to reach a minimum grade of 70% on a 25-multiple choice examination to earn the Certified Health Savings Adviser (CHSA®) designation.
9. What continuing education or experience requirements does this designation have?
 - Participation in an approximate 30-minute, online, self-study Continuing Education Training Update, which brings the CHSA® designee up-to-date on changes that have occurred during the previous twelve months regarding health savings accounts and related subjects.

10. Does this issuing organization have an investor complaint process?
- Yes. An individual can visit Access Point HSA's website and click on "Information & Forms" and "CHSA Designee Complaint Form".
11. Is there a Web site for the investor complaint process?
- Yes. An individual can visit Access Point HSA's website and click on "Information & Forms" and "CHSA Designee Complaint Form".
12. Can an investor check the status of an investment professional with this designation online?
- Yes. A listing of the current CHSA® designees listing is available at <https://www.accesspointhsa.com/designee-directory>
13. Please provide any additional information concerning the CHSA® which may be helpful in determining if this designation is appropriate for approval.

- The Certified Health Savings Adviser (CHSA®) is a nationally-recognized training and designation program that is designed to provide financial and employee benefit professionals with the knowledge and support required to take full advantage of the rapidly growing consumer-driven healthcare and HSA marketplaces - for the benefit of their clients as well as their own practices.

More than 500 financial and benefit professionals from 31 states have completed the program and have earned the CHSA® designation.

The CHSA® is more than just the rules and regulations surrounding health savings accounts – though that is covered in the program. The CHSA® is designed to provide context as to how the HSA fits into the bigger puzzle of healthcare financing and retirement planning. In addition, information as to how one can successfully incorporate the HSA into his or her practice is provided. Access Point HSA created the CHSA® program based upon research and discussions with financial and employee benefit professionals who were actively working in the industry daily.

The CHSA® designation program consists of four modules:

- In Module #1, a foundation of knowledge is built through “Intro & the Basics” and “Healthcare Costs in America”.
- In Module #2, the basics of “High Deductible Health Plans” and “Health Savings Accounts” are covered.
- In Module #3, the “HSA Rule Book”, a deep dive is taken into the rules and regulations of HSAs, and a wide variety of scenarios that can occur in connection with HSAs are discussed.
- In Module #4, insights as to long-term strategies to utilize HSAs for retirement planning; HSA provider differentiators; and suggestions to successfully incorporate the HSA into one’s practice are covered in the “HSA Playbook”.