

## Have questions about your Alliant HSA?

Call us at 800-328-1935 (24/7)

Visit us online at [www.alliantcreditunion.org/rrd](http://www.alliantcreditunion.org/rrd)

For questions about your High Deductible Health Plan, call the Benefits Center at 877-773-4236.

## Thank you for doing business with Alliant

Alliant Credit Union is committed to help you achieve and maintain financial well-being. We're here to partner with you.

We look forward to serving you for many years to come.

While RR Donnelley has selected Alliant as the HSA vendor for ease of payroll deductions, RR Donnelley is not responsible for any of the Alliant programs or offerings. This is not an RR Donnelley Welfare Benefit Plan or administered or monitored by RR Donnelley.

### HSA details and disclosures

- 1 Health Savings Account (HSA) Dividend declared 12/18/08, provides a Dividend rate of 3.93% – Compounded Annual Percentage Yield of 4.00% APY. Dividends are paid on the last day of the month to accountholders who have maintained an average daily balance of \$100 or more in a HSA.
- 2 Alliant charges a nominal fee after eight transactions have been performed in a month at non-Alliant ATMs, including CO-OP Network, Credit Union 24 CU Here, Bank of the West, Allpoint and Alliance One ATMs. Not every Allpoint ATM is surcharge-free. Please see our online ATM Locator for a list of ATMs that accept deposits or are surcharge-free.
- 3 On October 3, 2008, the United States government passed The Emergency Economic Stabilization Act of 2008. The Act temporarily increases insurance limits for savings accounts (including HSAs) backed by the National Credit Union Share Insurance Fund (NCUSIF), increasing share insurance coverage from \$100,000 to \$250,000. The increase is effective from the date of enactment through December 31, 2009. IRA accounts were already insured to \$250,000 and will remain so – unaffected by the Emergency Economic Stabilization Act of 2008.
- 4 Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the credit union. CBSI is under contract with the credit union, through the financial services program, to make securities available to members.
- 5 Refer to a financial advisor regarding potential tax savings



11545 W. Touhy Avenue Chicago, IL 60666  
[www.alliantcreditunion.org/rrd](http://www.alliantcreditunion.org/rrd)

Alliant Credit Union is owned and operated by its members. Membership is a lifetime benefit and is available to qualified employees and their family members of select employee groups, organizations and residents and workers in select communities.

Alliant Credit Union is chartered in the state of Illinois and is supervised by the Illinois Department of Financial and Professional Regulation. This credit union is federally insured by the National Credit Union Administration.

Loan approval and Annual Percentage Rate (APR) based on creditworthiness, payment method and ability to repay. Rates, terms and conditions are subject to change.

This brochure, "The Alliant Health Savings Account" is provided as an overview of Alliant's HSA, as of February 2009. Products and services, rates, terms and conditions are subject to change.



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# The Alliant Health Savings Account – for RR Donnelley Employees





Introducing a new  
enhancement to  
the RR Donnelley  
HSA program

RR Donnelley has selected Alliant Credit Union to become the new custodian of your Health Savings Account (HSA) program.

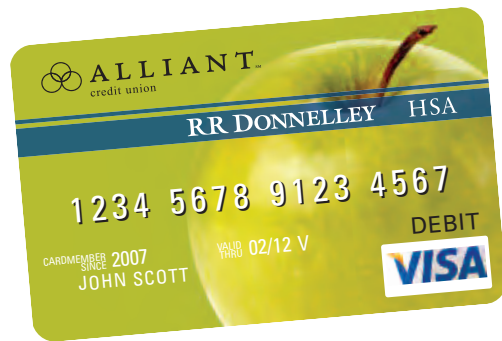
Alliant, the eighth largest credit union in the United States, has a track record of financial safety and soundness and of providing its members helpful, knowledgeable and memorable service.





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[www.alliantcreditunion.org/rrd](http://www.alliantcreditunion.org/rrd)



## The RR Donnelley-Alliant HSA timeline

<b>March 6</b>	Alliant will mail you a free Alliant VISA® HSA Debit Card
<b>March 10</b>	Alliant will mail you a free supply of Alliant HSA checks
<b>March 20</b>	RR Donnelley and employee HSA contributions will begin to be directed through payroll to your new Alliant HSA. Your new Alliant HSA is ready for use with your established payroll contribution
<b>April 1</b>	Transfer of ACSIMellon HSA Solution account funds to Alliant for transfer requests received by February 23, 2009.

To maintain your Alliant HSA, you must maintain your membership at Alliant Credit Union. The only requirement for membership is an Alliant savings account with a balance of at least \$5. If you were not previously an Alliant member, we have provided you with a complimentary \$5 deposit\* to establish an Alliant savings account – and Alliant membership.



\* The complimentary \$5 savings deposit is non-transferable and offered exclusively to employees of RR Donnelley who join Alliant. The complimentary \$5 savings deposit will be deposited directly into your new Alliant savings account. One complimentary \$5 savings deposit per member.

Member will forfeit the complimentary \$5 savings deposit if account is closed within 90 days of establishing Alliant membership.



## The perfect HSA for you

Alliant HSAs are designed to be flexible and easy for you to use – and to help you earn money to handle your healthcare expenses and to save for your retirement.

With an Alliant HSA, you'll enjoy:

- One of the industry's highest dividend rates<sup>1</sup>
- No fees to maintain your account
- No minimum balance requirements, but you'll need at least \$100 in the account to earn the monthly dividend
- Access to your funds with a free VISA® HSA Debit Card, free HSA checks and more than 80,000 surcharge-free ATMs<sup>2</sup>
- 24/7 personal assistance from an Alliant Member Services Representative by calling our TeleCenter at 800-328-1935
- Online banking to monitor account transactions at [www.alliantcreditunion.org/rrd](http://www.alliantcreditunion.org/rrd)

flexible and easy for you



# Enjoy tax advantages and one of the industry's highest dividend rates

With an HSA, you'll enjoy three tax advantages:

1. Your pre-tax payroll contributions to the HSA can reduce your overall taxes. Contributions other than pre-tax payroll deposits can be deducted on your Federal Income Tax return.
2. The dividends you earn on your account accumulate tax-free as an investment (and the balance on your account rolls over from year to year and is yours to keep even if you change jobs or retire).
3. The withdrawals you make for eligible medical expenses are tax-free. Funds used for non-medical purposes after you reach age 65 or become disabled are subject only to income taxes and will not be assessed a penalty.

Plus, with an Alliant HSA, you'll earn one of the industry's highest dividend rates and your earnings compound tax-free. As an Alliant HSA holder, you can enjoy one of the highest dividend rates in the industry with Alliant's monthly HSA dividend or, if you wish, starting in the spring of 2009, you'll be able to invest your HSA funds yourself through MEMBERS™ Financial Services. HSA dividends are paid monthly to HSA accountholders who have an average daily balance of \$100 or more.

By opting for Alliant's monthly HSA dividend, your HSA savings (together with any other Alliant savings, Certificates or checking account in your own name) are federally insured to at least \$250,000 by the National Credit Union Administration, a U.S. Government Agency.<sup>3</sup>

As an alternative, if you choose to invest your funds, your account will not be federally insured. But, you'll enjoy the opportunity to invest your money in a broad array of investments, including stocks, bonds, mutual funds, and money market funds. For investment advice, you'll be able to take advantage of MEMBERS™ Financial Services<sup>4</sup>, a program that works in cooperation with Alliant to help credit union members make financial decisions.

Please Note:  
Dividend rate and interest rate are similar terms used by credit unions and banks respectively to express rates paid on deposits.

tax advantages

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# How to contribute to your Alliant HSA

It's easy to contribute to your Alliant HSA. Here are ways to do so:

- Visit [www.mybenefitsdirectory.com/rrd](http://www.mybenefitsdirectory.com/rrd) to make an HSA contribution election and authorize RR Donnelley to deposit a part of your paycheck into your Alliant HSA. (If you are already doing this, the switch to your new Alliant HSA is automatic.)
- If you have an Alliant savings or checking account, you can transfer funds from those accounts into your Alliant HSA instantly through our Online Banking system.
- Set up an electronic funds transfer between an account at another bank and Alliant
- Send a check and deposit slip to:  
HSA Services  
P.O. Box 66945  
Chicago, IL 60666-0945

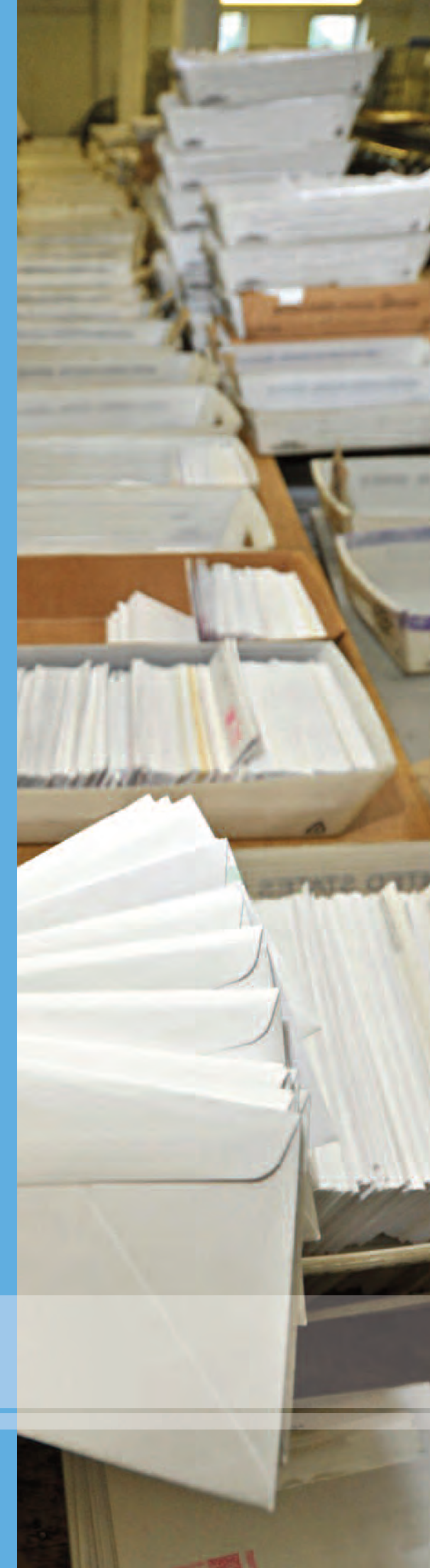
The maximum annual HSA contribution limits set by the U.S. government for 2009 are:

- For individual plans – \$3,000
- For family plans – \$5,950
- However, if you're age 55 or older, you can also make a "catch-up" contribution – \$1,000

If you elected the HSA Plus option for 2009, RR Donnelley may make contributions on your behalf to your account. The maximum HSA contribution limits set by the government refer to the combined total of your contributions and the company's.

contributing

5





## Qualified medical expenses include:

- Out-of-pocket expenses, such as insurance deductibles and coinsurance payments
- Dental treatment, such as fillings, braces and extractions
- Eye exams, eyeglasses and contact lenses
- Prescriptions and over-the-counter drugs
- Qualified long-term care services and insurance
- Hearing aids
- Acupuncture

*For a complete list of qualified medical expenses, visit [www.irs.gov](http://www.irs.gov).*

Note: If you maintain both an HSA and a FSA (Flexible Spending Account), you cannot “double dip” – be reimbursed by both accounts for the same expense.



## How to access your HSA funds

Alliant makes it easy for you to use the money in your HSA. There's no need for you to pay healthcare expenses out-of-pocket or submit reimbursement requests if you have the necessary funds in your Alliant HSA.

Instead, you can pay for expenses:

- By using your Alliant VISA® HSA Debit Card (free cards for HSA owner and other authorized signers)
- By writing an Alliant HSA check (checks are free)
- By transferring funds out of your HSA to your savings or checking account if you paid for a qualified medical expense from a source other than your HSA
- By making a withdrawal at an ATM. As an Alliant member, you can take advantage of our network of more than 80,000 surcharge-free ATMs<sup>2</sup>

Additionally, you can access your funds:

- By requesting a withdrawal check at an Alliant Service Center
- By completing a withdrawal form and forwarding it to us in the mail. Forms are available on our web site, [www.alliantcreditunion.org/rrd](http://www.alliantcreditunion.org/rrd), or by calling our 24/7 TeleCenter (800-328-1935) and requesting one

accessing







## Managing your Alliant HSA

Alliant makes it easy for you to manage your HSA and monitor the funds that go into or out of your account.

Our highly secure Online Banking enables you to:

- View detailed account activity, including your monthly dividends
- Monitor your Alliant VISA® HSA Debit Card and HSA check transactions

Each month, we'll also mail you an account statement, which summarizes your deposits, withdrawals and dividend earnings. Or, if you prefer, you can opt out of receiving paper statements by mail and receive that information online with an eStatement. Each month, we'll e-mail you a notification that your eStatement is ready to be viewed online. To opt out of paper statements, log in to Alliant Online Banking, click "e-statements" and follow the prompts.

### Going online to manage your Alliant HSA

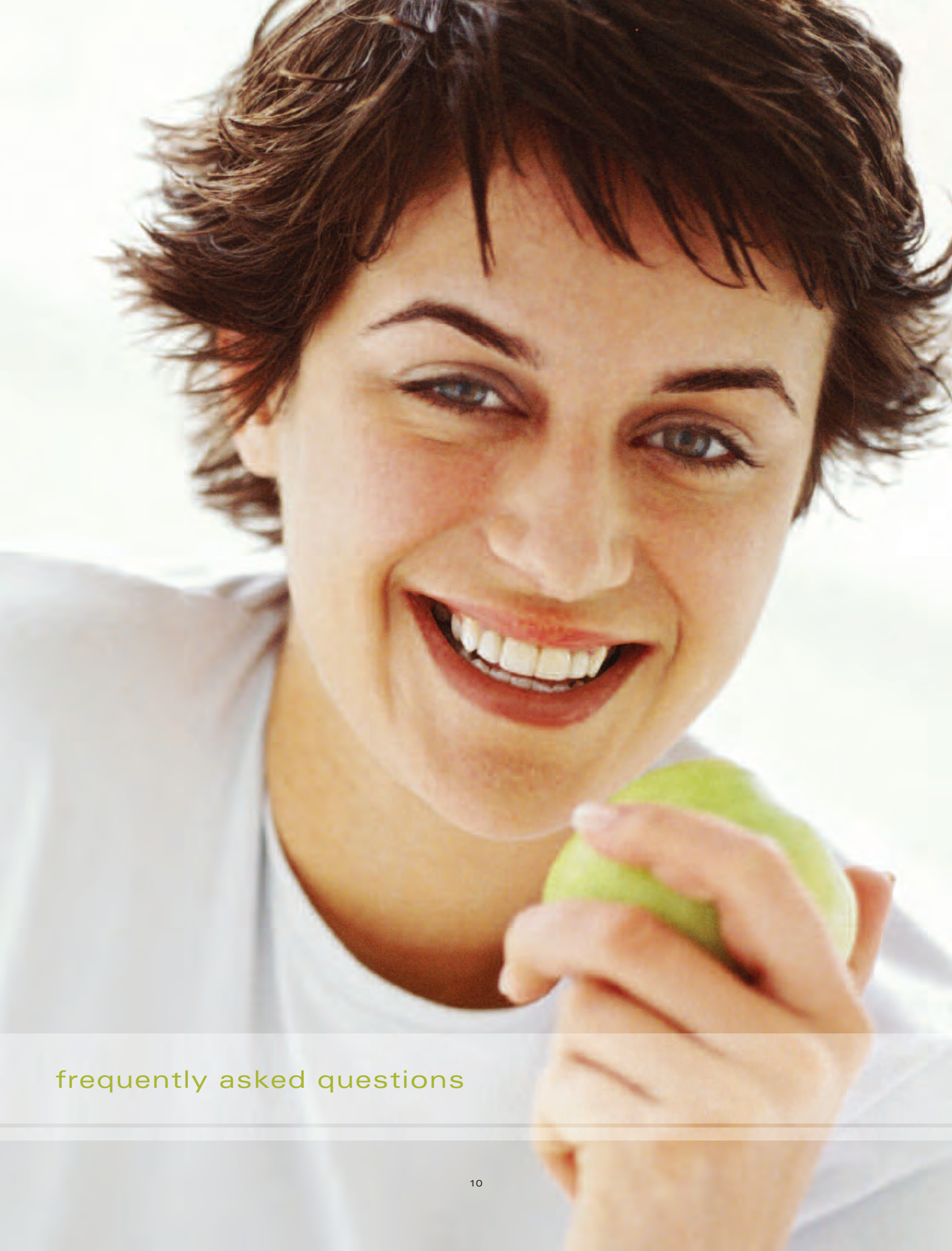
It's easy to monitor your Alliant HSA with Alliant's free Online Banking.

Access Alliant Online Banking at [www.alliantcreditunion.org/rrd](http://www.alliantcreditunion.org/rrd) by clicking the Online Banking login button on the top left of the screen. At the login page, you will need to enter your member account number and access code. If you're a first time user, you'll need to go to the login page and click the "New User, Temporary Access Code, or Forgot Your Access Code?" message. You'll need to enter your member account number, then follow the prompt and enter your activated VISA® HSA Debit Card number. Or, to get a temporary access code (good for 24 hours), contact a Member Services Representative 24/7 at 800-328-1935.



managing





## Frequently asked questions about HSAs

### What makes an HSA a good investment for me?<sup>5</sup>

- HSAs can be a great retirement savings tool
- Funds used for non-medical expenses when you reach age 65 or become disabled are subject only to income taxes and will not be assessed a penalty
- Pre-tax contributions made via payroll deductions will reduce your federal tax liability. Contributions and dividends are not taxable if used for qualified medical expenses
- Your funds are not lost at year-end. In fact, unused funds remain in your account year after year, earning tax-deferred dividends
- Your funds are portable – they remain yours even if you end participation in an HDHP. When your participation in an HDHP ends, you can no longer make annual contributions to your HSA. However, the funds in your HSA remain yours and are available to pay for qualified medical expenses

### What are the tax advantages?<sup>5</sup>

- Contributions may be made with pre-tax dollars, lowering your tax liability
- Contributions made with after-tax dollars are deductible on your federal income tax return
- Earnings compound tax-deferred
- Funds including earnings used for qualified medical expenses are not taxable

### When can I withdraw funds without penalty?<sup>5</sup>

- At any time to cover qualified medical expenses including dental, vision care and prescriptions (see page 6 for more details)
- Once you reach age 65, you may use the funds in your HSA for non-medical purposes without penalty (however, at this point, funds withdrawn and not used for qualified medical expenses are taxable)

### What tax reporting forms will Alliant provide?

- After the 2009 benefit year, you'll get
  - IRS Form 1099 (withdrawals for HSA), which you will receive in January 2010 and each year thereafter you have the account
  - IRS Form 5498 (contributions to HSA), which you will receive in May 2010 and each year thereafter you have the account
  - When filing taxes, complete IRS Form 8889
- Additionally, you'll receive monthly statements that indicate all transactions on the account including deposits, transfers and all check and debit card transactions

### What if I mistakenly use the funds for a non-medical expense or overpaid a medical bill with HSA funds?

- To avoid paying income tax and a 10% penalty on the amount withdrawn, you'll need to have funds replaced in your account by the tax return due date of the following tax year
- Complete a "Return of Mistaken Distribution" form available at [www.alliantcreditunion.org/rrd](http://www.alliantcreditunion.org/rrd), or by contacting HSA Services at Alliant Credit Union: 800-328-1935, ext. 2291. Once the form is returned to Alliant, funds will be deposited as a correction to your Alliant HSA

### Can I use my HSA funds to pay for the medical expenses of my spouse and dependents even if they're not covered by an HDHP?

- Yes. You may use HSA funds to pay the qualified medical expenses for yourself, your spouse and your eligible dependents

### How can I make contributions to an Alliant HSA?

- You can make payroll deducted pre-tax contributions through your HSA contribution election at [www.mybenefitsdirectory.com/rrd](http://www.mybenefitsdirectory.com/rrd)
- By depositing a check to your HSA for a current or prior year contribution (these must be made by April 15 or the tax filing deadline for the previous tax year). These payments will be credited as after-tax dollars



**How do I designate beneficiaries for my HSA and what will happen if I don't?**

- Complete the HSA beneficiary form provided in this packet and return to:  
HSA Services  
P.O. Box 66945  
Chicago, IL 60666-0945
- To obtain another copy of this beneficiary form, please call the TeleCenter at Alliant Credit Union: 800-328-1935.
- If you do not designate a beneficiary for your HSA or if none of the beneficiaries you designate is alive on the day after your death, then your HSA will be paid to your surviving spouse. If you do not have a surviving spouse, then the funds in your HSA will be paid equally to your children. If you are not survived by any children, then the funds will be paid to your estate. Please refer to the credit union HSA disclosure statement for complete information.

**Can I rollover funds from my FSA or my Traditional IRA?**

- No. Funds from your FSA may not be rolled over to your Alliant HSA
- You can rollover funds from your IRA to your HSA up to the IRS contribution limit for your type of coverage one-time only for life

**What if I did not elect to move my ACS|Mellon HSA account to Alliant? Can I do so later?**

- If you decide to move your ACS|Mellon HSA Solution account to Alliant Credit Union at a later time, to avoid a \$25 fee, simply write a check for the balance of your ACS|Mellon HSA Solution account to Alliant. You should first call ACS|Mellon HSA Solution Customer Service Center at 800-982-7648 to request that your account be closed. After the account has been closed, write a check for the balance of your account. This is considered an HSA rollover and only one rollover is permitted within 365 days per IRS regulations.

**Why is Alliant a good choice for me?**

- Unlike many other providers, we charge no enrollment fees, annual fees or monthly administrative fees

**How can I calculate how much my HSA will earn over the next five years?**

- HSA calculators are available on the Health Savings – HSA page on [www.alliantcreditunion.org/rrd](http://www.alliantcreditunion.org/rrd)

**Is there a minimum balance required to earn a monthly dividend on my Alliant HSA?**

- Yes, there is a \$100 minimum balance requirement to earn a monthly dividend on your Alliant HSA, but there is no minimum balance requirement to keep the account open

**Can I withdraw the complimentary \$5 deposit that Alliant made to establish my credit union membership?**

- Yes, after 90 days of membership, the member can withdraw the \$5 savings deposit used to establish membership. However, if the savings account balance is zero, this will effectively close your savings account, HSA and credit union membership. If the account is closed before 90 days, the member will forfeit the \$5

