



## **FOR IMMEDIATE RELEASE**

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## **High Deductible Health Plan Consumers Report Satisfaction, Higher Levels of Engagement of Health Care Choices**

WATERBURY, Conn., July 16, 2008 - HSA Bank<sup>®</sup>, a division of Webster Bank, N.A., a subsidiary of Webster Financial Corporation (NYSE: WBS), released survey results today showing that high deductible health plan respondents are more likely to be engaged consumers who ask about costs prior to making an appointment, seek information about generic prescription alternatives and select lower cost treatment alternatives. The results were compiled from HSA Bank's Consumer Benchmark Survey, which provides current data regarding consumer characteristics and expectations, as well as consumer healthcare purchasing behaviors.

More than 730 respondents answered the 30-question survey, which was available between March 21 and April 30. Nearly two-thirds of the respondents had a high deductible health plan. Of those respondents, 87.8 percent also reported having a health savings account (HSA).

Additional highlights from the survey include:

- When rating their overall health, no statistically significant difference exists between the respondents with a high deductible health plan and those in a traditional health plan.
- Respondents with a high deductible health plan were no more or less likely to decide against or delay treatment due to cost when a treatment was recommended in the past 12 months.
- Nearly 73 percent of the respondents with a high deductible health plan chose that plan over a traditional health plan option.

“The data collected in the survey suggests that people in high deductible health plans seek healthcare at the same rate as those in traditional plans, but with the added benefit of making careful consumer choices,” said Kirk Hoewisch, president of HSA Bank.

You may download HSA Bank's Consumer Benchmark Survey Report by [clicking here](#).

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HSA Bank is a division of Webster Bank

# Press Release



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**HSA Bank serves customers in every state in the nation and has more than 10 years of experience with health care savings accounts. HSA Bank continuously strives to offer the best HSA product in the industry. HSA Bank combines convenience, service and savings with low account maintenance fees, competitive interest rates, several investment options, 24-hour account access online or through its automated telephone system, and outstanding personal service.**

**For more information about HSA Bank, visit the HSA Bank website at [www.hsabank.com](http://www.hsabank.com).**

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