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Huntington Rolls Out Healthcare Savings Account

New product offers features to benefit employers and consumers

COLUMBUS, Ohio, Dec. 21 /PRNewswire-FirstCall/ -- Huntington Bancshares Inc. (Nasdaq: HBAN) is helping make healthcare more affordable for businesses with its Health Savings Account (HSA), while also helping consumers reduce individual taxes and boost retirement savings.

"Huntington is excited about Health Savings Accounts because they are something better," said Guy Molde, senior vice president of deposit products for Huntington. "There is no other financial product that provides so many benefits to companies that offer them to their employees and individual consumers."

According to Molde, businesses benefit in three ways:

- Lowering the cost of providing health insurance to employees. High deductible insurance plans typically have lower premiums than HMO or PPO-type plans.
- Providing an added benefit to employees at no cost. Many employers are finding that offering HSAs along with a high deductible plan, and funding the HSAs on behalf of their employees - even up to the full contribution limit - is more cost effective than offering an HMO or PPO plan and eases the transition for employees.
- Taking the administration work out of their benefits department. With Huntington's HSA employees will self-enroll online (www.huntington.com/has), and Huntington will provide all of the informational materials, answer employees' questions, do all of the paperwork to set up the accounts and provide year-end tax reporting documents for employees. The company doesn't have to do anything except distribute the materials.

The news is even better for consumers. HSAs provide individuals an opportunity to lower their taxes every year they contributed to an HSA. There is also tax savings when consumers spend from their HSA using products or services on the IRS list of qualified medical expenses. Additionally, HSAs offer consumers:

- more control over healthcare choices;
- tax-free earnings;
- an inheritable asset.

Huntington's kept flexibility in mind with its account features. "We wanted to make having an HSA easy whether you are a business owner, employee or individual consumer," Molde continued.

Huntington offers easy online enrollment (www.huntington.com/has) and customer service available 24-hours-a-day. Additionally, the interest earning account includes a check card and unlimited check writing as well as online access to account information and no monthly,

set-up or withdrawal fees. The annual fee is \$36.

About Huntington

Huntington Bancshares Incorporated is a \$54 billion regional bank holding company headquartered in Columbus, Ohio. Through its affiliated companies, Huntington has more than 141 years of serving the financial needs of its customers. Huntington provides innovative retail and commercial financial products and services through over 600 regional banking offices in Indiana, Kentucky, Michigan, Ohio, Pennsylvania, and West Virginia. Huntington also offers retail and commercial financial services online at huntington.com; through its technologically advanced, 24-hour telephone bank; and through its network of almost 1,400 ATMs. Selected financial service activities are also conducted in other states including: Dealer Sales offices in Arizona, Florida, Georgia, Nevada, New Jersey, New York, North Carolina, Pennsylvania, South Carolina, and Tennessee; Private Financial and Capital Markets Group offices in Florida; and Mortgage Banking offices in Maryland and New Jersey. Sky Insurance offers retail and commercial insurance agency services, through offices in Ohio, Pennsylvania, Michigan, Indiana, and West Virginia. International banking services are made available through the headquarters office in Columbus, a limited purpose office located in the Cayman Islands, and another located in Hong Kong. The company is located on the web at www.huntington.com.

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