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HEALTH SAVINGS ACCOUNTS

HOW A HEALTH SAVINGS ACCOUNT WORKS

A Health Savings Account(HSA), is a savings account used in conjunction with a high-deductible health insurance policy that allows users to save money tax-free against medical expenses. A HSA paired with an HSA-qualified health plan allows you to make tax-free¹ contributions to an account eligible for federal insurance². Balances earn tax-free interest and can be used to pay for qualified medical expenses. HSA-qualified health plans typically cost less than traditional plans and the money saved can be put into your HSA.

HSAS EMPOWER SAVINGS:

- Lower monthly health insurance premiums
- Money put into your HSA is not taxed
- You earn tax-free interest on HSA balances
- HSA funds used for qualified medical expenses are not taxed
- You can invest your HSA funds for increased tax-free earning potential³

HSA FUNDS REMAIN YOURS TO GROW

With an HSA, you own the account and all contributions. Unlike flexible spending accounts (FSAs), the entire HSA balance rolls over each year and remains yours even if you change health plans, retire or leave your employer.

YOU CAN WIN WITH A HSA

Regardless of your personal medical situation, an HSA can empower you to maximize savings while building a reserve for the future. Contrary to what many may think, healthy individuals aren't the only users who benefit from an HSA.



IMPORTANT DISCLOSURE INFORMATION

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1 HSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize HSA funds as tax-free with very few exceptions. Please consult a tax advisor regarding your state's specific rules.

2 Your HSA cash balance is held at an FDIC-insured or NCUA-insured institution and is eligible for federal deposit insurance, subject to applicable requirements and limitations.

3 Investments are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured. Investing may not be suitable for everyone.