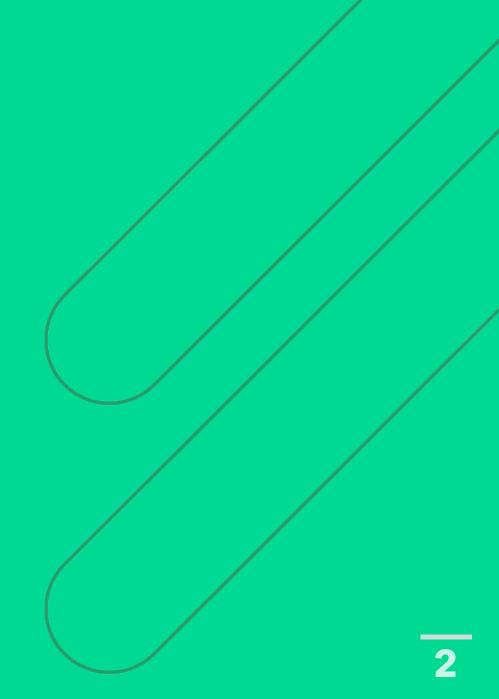
HSAs

From safety net to nest egg





Your health means everything



What's your safety net?

40%
Never save for future healthcare expenses

HSA Bank Health & Wealth Index^{s™} 2019

30%
Never consider costs

What's an HSA?



Unique savings account:
Use it for medical expenses
not covered by your
insurance.



Retirement account: Your HSA is like a 401 (k) with added benefits.



How it works

Must have an HDHP

Used for qualified medical expenses

Used before and after meeting deductible

Using your HSA for IRS-qualified medical expenses

hsabank.com/QME

- Acupuncture
- Ambulance
- Artificial limbs
- Artificial teeth*
- Birth control treatment
- Blood sugar test kits for diabetics
- Breast pumps and lactation supplies
- Chiropractor
- Contact lenses and solutions*
- COVID-19 diagnostic testing and treatment
- Crutches
- Dental treatments (including X-rays, cleanings, fillings, sealants, braces and tooth removals*)
- Doctor's office visits and co-pays
- Drug prescriptions
- Eyeglasses (Rx and reading)*
- Fluoride treatments*
- Feminine hygiene products

- Fertility enhancement (including in-vitro fertilization)
- Flu shots
- Guide dogs
- Hearing aids and batteries
- Infertility treatment
- Inpatient treatment at a therapeutic center for alcoholism or drug addiction
- Insulin
- Laboratory fees
- Laser eye surgery*
- Medical alert bracelet
- Medical records charges
- Midwife
- Occlusal guards to prevent teeth grinding
- Orthodontics*
- Orthotic Inserts (custom or off the shelf)
- Over-the-counter medicines and drugs (see more information below)

- Personal protective equipment (PPE) like masks and hand sanitizer
- Physical therapy
- Psychiatric care
- Psychoanalysis
- Psychologist
- Special education expenses that include tutoring for a child with learning disabilities caused by mental impairments (recommended by doctor)
- Speech therapy
- Stop-smoking programs (including nicotine gum or patches, if prescribed)
- Surgery, excluding cosmetic surgery
- Vaccines
- Vasectomy
- Vision exam*
- Walker, cane
- Wheelchair

How to save in your HSA

Anyone can contribute to your account.

View the annual contribution limits at hsabank.com/irs-guidelines

Did you know?

If you're 55 or older, you may be eligible to make a catchup contribution of an extra \$1,000 per year.



How to save in your HSA



Recurring contributions



One-time contribution



Use your premium savings



Yours forever



How to pay with your HSA

Debit card

Online bill pay

Reimburse yourself for qualified expenses paid out of pocket after account opening

Who can open an HSA?



Not covered by another type of health plan, including Medicare



Not covered by TRICARE



Not covered by Indian Health Services



Not receive medical benefits from the VA for nonserviceconnected disabilities in the previous three months*



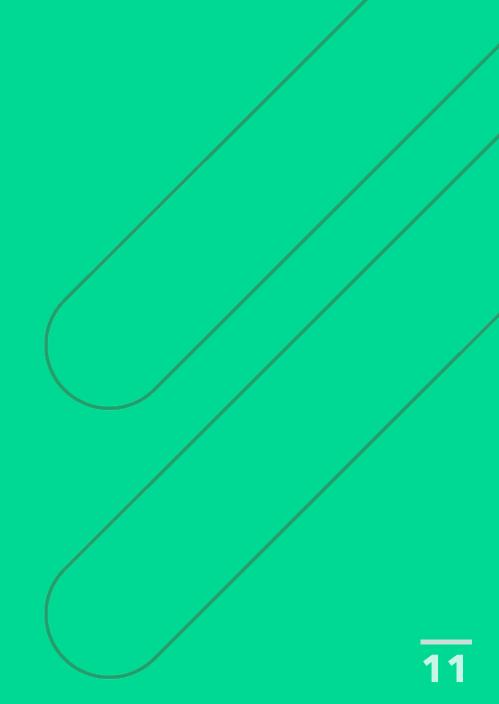
Not claimed as a dependent on another person's tax return (except spouse's)



Not covered under a generalpurpose healthcare FSA or HRA

^{*}Title 38 of the United States Code, Section 101(17) defines "non-service-connected" as, with respect to disability, that such disability was not incurred or aggravated in line of duty in the active military, naval, or air service.

What can an HSA do for YOU?



Your best financial safety net

A healthy 65-year-old couple can expect over

\$600,000 in future healthcare costs.

Pay less in taxes



You don't pay federal taxes on contributions to your HSA.



Earnings to your HSA from interest and investments are tax free.



You don't pay taxes on distributions when used for qualified medical expenses.

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Boost your retirement savings

After age 65, you can use your savings for any purpose without a penalty.

Take advantage of investment options.

Like a 401 (k), your HSA helps you keep more of your own money when you retire.

SECURITIES AND INVESTMENTS

Not Insured by FDIC or Any Other	Not Bank	Not Bank Deposits or	May Lose
Government Agency	Guaranteed	Obligations	Value

401(k) vs. HSA for healthcare expenses

HSA \$100,000 for healthcare

Did you know?

If you use your 401 (k) for healthcare expenses, you'll pay taxes. You'll never pay taxes for healthcare expenses when you use your HSA.

Making the most of your HSA



Contribute up to the IRS limit.



Try not to use your HSA when you can pay out of pocket.



Schedule recurring contributions.



Take advantage of incentives from your employer.



Treat your HSA like a retirement account.

Do the math

PPO vs. HDHP family coverage

Type of plan	Annual premium	Annual deductible	Annual coinsurance	Annual employer HSA contribution	Annual total max out-of-pocket
PPO (+ copays)	\$6,050	+ \$2,500	+ \$5,000	- \$0	= \$13,550
HDHP	\$4,600	+ \$4,500	+ \$2,700	- \$880	= \$10,920

This example is for illustrative purposes only. Amounts shown vary by plan design and employer discretion.

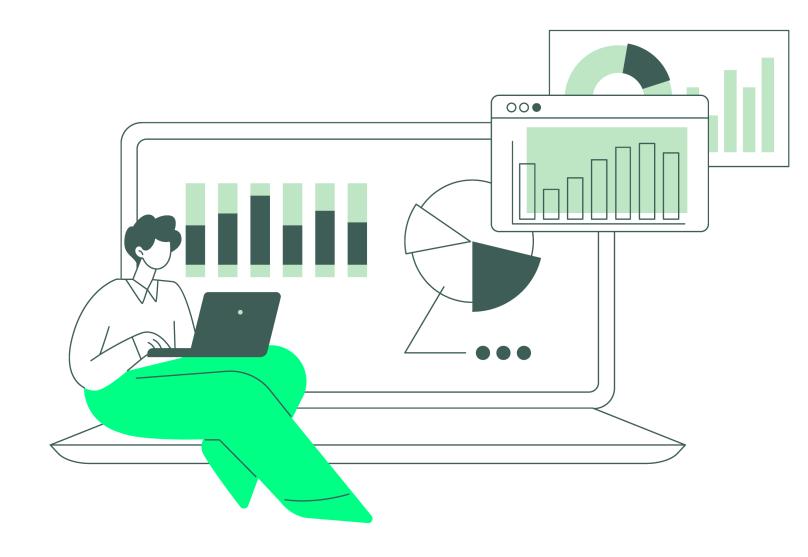
HDHP is \$2,630 less

Do the math

Consider more than just the built-in plan costs.

Factor in your unique health, ability to save, and incentives.

Calculate for yourself at hsabank.com/calculators



Thank you

