

# 4 reasons to contribute to your HSA



**The Health Savings Account (HSA) that pairs with your Consumer Choice HSA plan be a powerful savings tool — but only if you put money into it! Here's why it pays to contribute:**

1

## It's your money — for life

The money you put into your HSA never expires. It's your account and stays with you even if you leave USG, enroll in another plan or retire.

2

## Your financial safety net grows

If you build your HSA balance you can more easily manage both expected and unexpected healthcare costs.

3

## There are tax savings

You can put money into your HSA, use it to pay for IRS-qualified medical expenses, and earn interest on it tax-free.<sup>1</sup>

4

## You can invest your HSA funds

Investing your HSA funds can help you grow your savings. Plus, you can still access the HSA funds you've invested at any time, meaning your money is always there if you need it.

# HSA employer contribution match

As a USG employee, you can take advantage of a matching HSA contribution as follows:

- Single – \$375
- Family – \$750

## Small steps can make a big difference!

Small contributions to your HSA can really help you build a financial safety net for retirement. Tip: Use the HSA Contribution Calculator to plan savings at [hsabank.com/calculators](https://hsabank.com/calculators).

What are you waiting for? Maximize your HSA! Contribute today through the Member Website or on the HSA Bank Mobile App.

## Triple tax savings

A huge way that HSAs can benefit you is they let you save on taxes in three ways.


- 1** You don't pay federal taxes on contributions to your HSA.<sup>2</sup>
- 2** Earnings from interest and investments are tax-free.
- 3** Withdrawals are tax free when used for qualified medical expenses.

## SECURITIES AND INVESTMENTS

Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed	Not Bank Deposits or Obligations	May Lose Value
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<sup>1</sup> Federal tax savings are available regardless of your state. State tax laws may vary. HSA Bank does not provide tax or legal advice. Please consult with a qualified tax or legal professional for tax related questions.

<sup>2</sup> Federal tax savings are available regardless of your state. State tax laws may vary.

 Visit [hsabank.com](https://hsabank.com) or call 833-228-9352 for more information.

