



TIPS TO MAXIMIZE YOUR HSA



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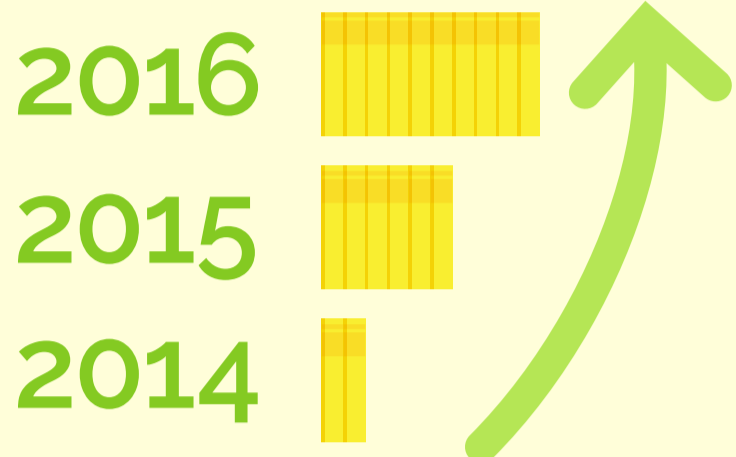
How Your HSA Can Work For You

A Health Savings Account (HSA) combines high-deductible health insurance with a tax-favored savings account.

Money in this account can help pay:



QUALIFIED MEDICAL EXPENSES



Any money left in the savings account earns interest and is yours to keep year over year – unlike a Flexible Spending account (FSA), there is no 'use it or lose it.'

2

Triple Tax Benefits

100%
TAX DEDUCTIBLE

Contributions are 100% tax deductible up to the annual limit, just like an IRA, so contribute the maximum amount:

\$3,350/year
for an individual



\$6,650/year
for a family



+\$1,000/year
if you're over age 55



Account accumulates interest over the years tax deferred, allowing you to decide when to spend and when to save.



Withdrawals are tax free as long as they are used for qualified medical expenses, even in retirement.

3

Educate Yourself And Make Informed Decisions About Your Health Care

HSAcenter.com is dedicated to HSA and health insurance savings education. Re-launched just this month, the site's updated features include:



Three interactive calculators that can help estimate: what you should contribute, what you can save, and future HSA account value.

Answers to

FAQs



How-tos like a video for navigating the site and case studies illustrating how families have benefited from HSAs.

To learn more about HSAs, how to use them, and what the cost- and tax-savings benefits are, please visit:

www.HSAcenter.com

