

How an HSA Works

Funds go into an individual account **TAX-DEDUCTIBLE**

Funds **ACCUMULATE** and carry over from year-to-year



PHARMACEUTICAL

1

Take your prescription to the pharmacy and present your insurance ID card.



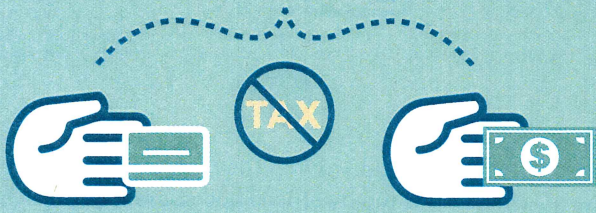
2

The Pharmacy will confirm your insurance coverage and charge you only the discounted rate.



3

Pay the provider by either:



Use your **HSA funds** (debit card or transfer investment funds to your personal account)

OR

Paying **OUT-OF-POCKET** and keep money in your HSA investments. (You must save your receipts to **REIMBURSE** yourself tax-free in the future)



MEDICAL*

1

Choose the best doctor either in-network or out-of-network.



2



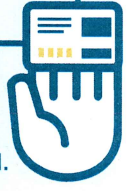
Visit the hospital, lab, doctor's office or imaging area. No copay is required (before deductible — some plans require copay after deductible).

4



An Explanation of Benefits (EOB) will arrive in your mail to explain what's covered.

Present your insurance card.



5



The provider will send you a bill for the amount not covered.

*TIP: Confirm the bill matches your EOB

6

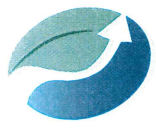
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HealthSavings
ADMINISTRATORS

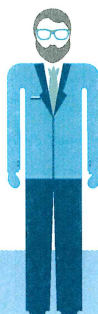
Investing in a Healthy Future

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* Refer to IRS Publication 502 for complete list of eligible expenses.

HealthSavings BENEFITS for INDIVIDUALS

An HSA account is individually owned



Funds in the account can also be used to pay the eligible medical expenses of your spouse and tax dependents, even if they are not on your HDHP.

3 Simple Ways to Save



CONTRIBUTIONS

Contributions are **TAX DEDUCTIBLE**



GROWTH

Earnings and interest invested in mutual funds grow **TAX-FREE**



HEALTH

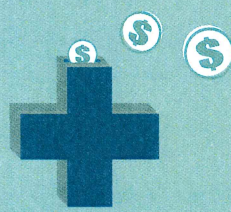
Withdrawals for eligible medical expenses are **TAX-FREE**



Eligible medical expenses include medical, vision, dental and prescriptions

SMARTER INVESTING

- Your choice of mutual funds, debit card, or combination of both.
- First dollar investing - no requirement to fund, or maintain, a balance in a debit card account



LOWER PREMIUMS

Savings from lower premiums can be deposited into the health savings account



The **BALANCE** rolls over year-to-year...



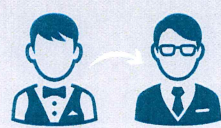
and can **continue to grow**



RETIREMENT PLAN STRATEGY

Savings invested in mutual funds can supplement other retirement plans.

PORTABLE



An HSA...

- ✓ stays with you when you change jobs, change insurance, or retire
- ✓ can provide a safety net between jobs to cover Cobra insurance



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