

Health Savings Account (HSA)



An HSA is a personal savings account that allows you to set aside pre-tax dollars for current and future healthcare expenses for you and your dependents, even if they are not covered under your primary health plan. You are eligible to open an HSA if you are enrolled in an HSA-eligible high-deductible health plan.

The money is placed in your account via payroll deduction, online banking transfer, or a direct contribution. Once your account is funded, you can choose to use the money to pay for current healthcare expenses or keep the funds in your account and watch your savings grow.

HSA Benefits

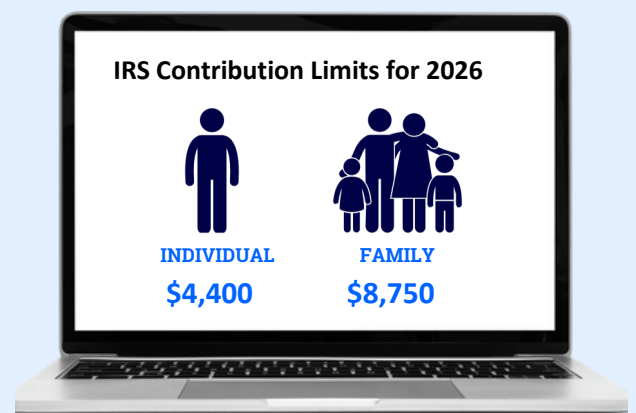
- HSA-eligible health plans have lower monthly premiums, allowing for savings.
- HSAs are portable and stay with you when changing employers.
- Unused funds roll over annually, earning tax-free interest, with High-Yield options available.
- High-Yield options can offer up to 10 times more interest.
- Contributions, growth, and eligible withdrawals are tax-free.



Easy Spending

Use your Benefits Card to pay providers directly or pay with personal funds and withdraw money from your HSA to reimburse yourself.

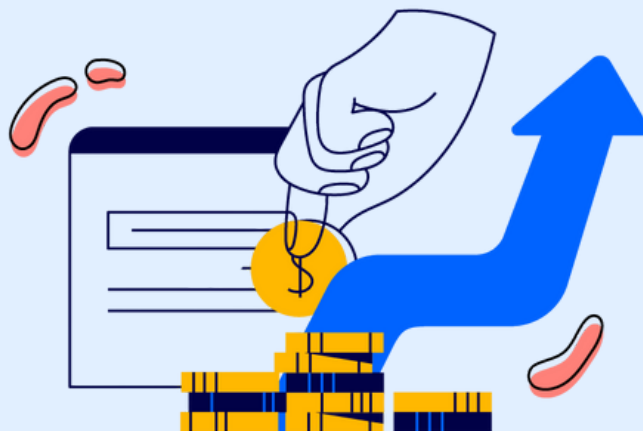
Enroll in an HSA and Start Saving Today!



Health Savings Account (HSA)

Investing your HSA funds

- A powerful tool for retirement savings.
- Maintain a \$1,000 balance in your cash account to start investing.
- Withdrawals for qualified medical expenses are tax-free.
- Move your investment funds to your cash account at any time.
- Choose from three investment paths: Managed, Self-Directed, Brokerage.
- Manage your HSA and your investment account from the same portal and mobile app.



Eligible Expenses

HSA funds can cover costs for:

- Chiropractic care: copays, deductibles, coinsurance, COBRA premiums
- Dental care: exams, x-rays, fillings, crowns, orthodontia
- Doctor visits: exams, lab work, x-rays
- Hospital charges
- Medical supplies and first aid kits
- Physical therapy
- Over-the-counter medications
- Prescription drugs
- Vision care: exams, contact lenses, solutions, laser correction

Ineligible Expenses

Certain expenses are not eligible:

- Cosmetic procedures or surgery
- Dental products for general health
- Expenses incurred prior to opening your HSA
- Personal hygiene products

** For further guidance refer to the IRS publications 969, 502 and code section 213(d). These publications are available at www.irs.gov.*

Online and Mobile Access

Get instant access to your account with the Participant Portal and Igoe Mobile.

- View account balance and activity.
- Submit qualified expenses for reimbursement.
- Make contributions.
- Invest your HSA and view investment activity.
- Sign up for direct deposit reimbursement.
- View important alerts and communications.

