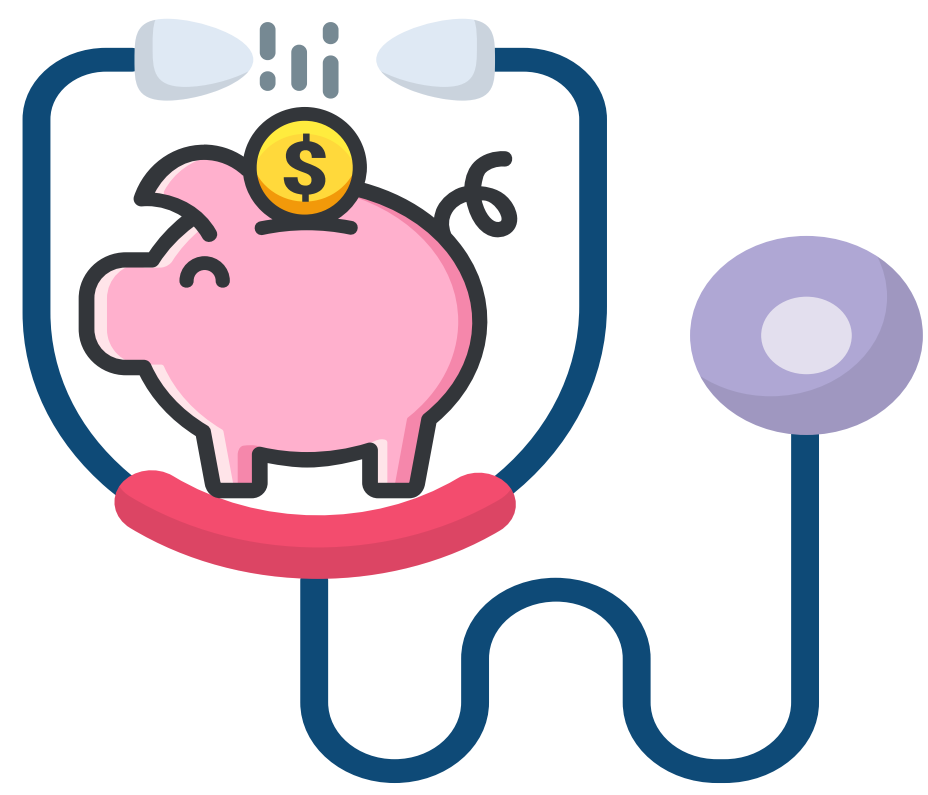




Health Savings Account

What you should know about the benefits of a health savings account (HSA).

1 What is an HSA?



- A type of savings account, coupled with a High Deductible Health Plan
- Set your pre-tax money aside to pay for qualified medical expenses
- Funds can be invested at a rate of return similar to a 401(k)



It's a Triple Tax Advantage!

- Money goes in tax-free
- Money grows tax-deferred
- Withdrawals are tax-free when used for eligible medical expenses

2 What is the benefit of an HSA?

3 There's more to love about an HSA!

- A safe, stable and secure way to plan for expected (and unexpected) medical expenses
- Unused money rolls over each year and continues to earn interest
- The HSA is YOURS, even if you change jobs, leave the workforce temporarily or retire
- No fuss - as easy as paying with a debit card



For more information or to enroll in an HSA, contact your Human Resources Department.