

Health Savings Account Benefits

Here are only a few benefits of a Health Savings Account:

- » **Protection** - You will have an opportunity to save money to pay high or unexpected medical bills.
- » **Affordability** - High health insurance policy deductibles mean lower premiums.
- » **Savings** - Your ability to deduct your contributions and the tax deferral of account earnings enable you to build your account.
- » **Flexibility** - You can contribute at any time during the year, and your HSA balance rolls over from year to year.
- » **Portability** - You own the account, so it goes where you go, regardless of any job changes.



Call or stop in today.

We can explain your options, answer any questions you may have and help you open your Health Savings Account. You can also visit the HSA website at:

<http://www.treas.gov/offices/public-affairs/hsa/>.



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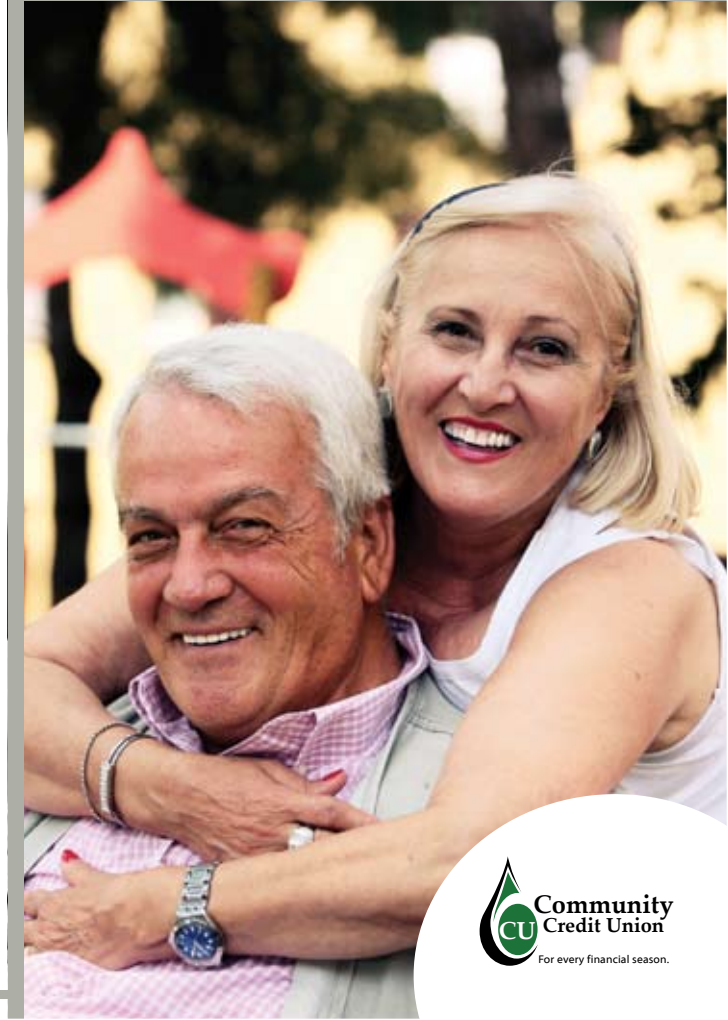
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Not intended as tax advice. Please consult a tax professional.



**YOU
CAN
CHOOSE**

Health Savings Accounts



A health care plan that combines saving costs with flexibility.

A Health Savings Account (HSA) gives you more flexibility and control over your health care costs. That's because it empowers you to make your own health care decisions.



- » No Minimum Balance Required
- » No Set-Up Fee
- » No Monthly Maintenance Fees
- » First Box of 150 Checks Free
- » Special Rate of 3.5% APR*
- » Automatic Transfers from Payroll

**Effective 3/25/2008*

Use pre-tax dollars to pay for future medical expenses.

You will be able to deduct your contributions to your HSA, and the account earnings will accumulate on a tax-deferred basis. Best of all, distributions from your HSA are tax-free if they are used for qualified medical expenses.

Opening your HSA

To open an HSA, you must select a high-deductible health plan. The major advantage of a high-deductible plan is lower premiums. Contributions and plan deductible limits change frequently so consult your tax professional regarding your individual circumstances.

Account balance is carried over.

Unlike contributions to a flexible spending account, the balance of your HSA at the end of the year is carried over to the next year. So you're not placed in a position of having to "use it or lose it" each year.

Protection from catastrophic medical costs.

The high-deductible health plan provides you with protection from catastrophic medical costs, and the HSA provides you with a source of funds to pay some or all of the costs not covered by the health plan.

Control and flexibility.

An HSA enables you to take control of your health care decisions. And since you are the owner of your HSA, it doesn't matter what your job status is or whether your employer makes contributions to your plan. Your HSA will always follow you.

