

YOUR SPENDING ACCOUNT™

Work it.

PUT YOUR HEALTH SAVINGS ACCOUNT TO WORK FOR YOU—NOW AND LATER

Why settle for half of your health care benefits when a Health Savings Account (HSA) comes with your high-deductible health plan? While your employer contributes money to an HSA on your behalf, there’s still time for **you** to contribute and make this account even more valuable.

Besides your employer’s contribution, here are other ways an HSA works for you:

- **You save on income taxes** because you contribute to your HSA through convenient tax-free payroll deductions. Use the [HSA calculator](#) to see just how much you can save in taxes.
- **You can use your HSA to pay for current out-of-pocket health care costs**, such as your annual deductible, copays, coinsurance, and many other [eligible expenses](#).
- **You can save your money for the future.** Any balance that remains in your HSA from year to year rolls over to use later, such as in retirement or if you leave the company. It’s always yours!
- **You can invest the money in your HSA** once your balance reaches a certain amount. And any earnings are also tax-free.
- **You decide how much to contribute.** Together, you and your employer can contribute up to \$3,400¹ if you’re covering only yourself, or up to \$6,750¹ for you and your family. If you’re 55 or older, you can contribute \$1,000 more.
- **You can change your contributions anytime**, thanks to the flexibility of the HSA.



The sooner you begin making contributions, the sooner you can take advantage of your HSA. To learn more or get started, visit your benefits website.

¹ IRS limits for 2017. Includes employer contributions. Subject to change each year.