HEALTH SAVINGS ACCOUNT (HSA)

OVERVIEW

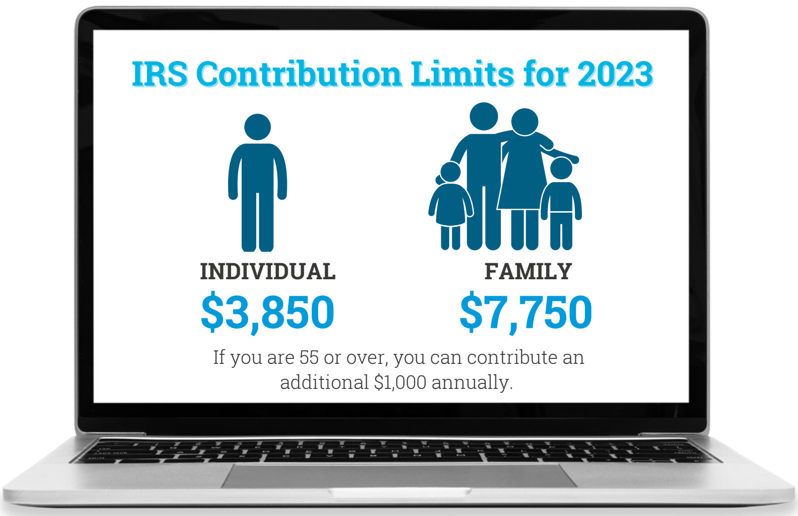
An HSA is a personal savings account that allows you to set aside pre-tax dollars for current and future healthcare expenses for you and your dependents, even if they are not covered under your primary health plan. You are eligible to open an HSA if you are enrolled in an HSA-eligible high-deductible 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 typically have lower monthly premiums, giving you an opportunity to contribute those savings into an HSA.*
- *Your HSA stays with you, even if you leave your employer.*
- *Unlike an FSA, unused funds stay in your account from year to year and earn interest tax-free – you can choose the interest rate option to meet your needs: High-Yield or Traditional.*
- *The High-Yield interest option can help you earn up to 10x higher interest on your HSA cash balance.*
- *Money goes in tax-free, grows tax-free and withdrawals are tax-free if used on eligible items.*

ENROLL IN AN HSA AND START SAVING TODAY!



Easy Spending

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

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.

EXAMPLES OF ELIGIBLE EXPENSES

HSA funds can cover costs for:

- Chiropractic care
- Copays, deductible payments, coinsurance
- COBRA premiums
- Dental exams, x-rays, fillings, crowns, orthodontia
- Doctor office visits, exams, lab work, x-rays
- Hospital charges
- Medical supplies and first aid kits
- Physical therapy
- Prescribed over-the-counter medications
- Prescription drugs
- Vision exams, contact lenses, contact lens solution, laser vision correction

EXAMPLES OF INELIGIBLE EXPENSES

Certain expenses are not eligible, for instance:

- 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.