

# Signing up for an HSA puts more money in your pocket!



No worries—your HSA funds are yours. They are FDIC-insured and interest-bearing. They go with you if you change jobs. And, funds carry over from year to year so you don't have to stress at year-end.

You can make contributions anytime during the year, up to the annual maximum. All your contributions are tax-deductible. Your HSA is similar to an IRA, but better. Withdrawals used for eligible medical expenses are always tax-free.

And, you can use a convenient debit card to easily access the funds in your account.

It's simple. It's smart. It'll save you money and help you plan for future medical expenses.

That's right—you can pay less in taxes and essentially get a discount on a big chunk of your medical expenses simply by signing up for an HSA.

A Health Savings Account (HSA) works with a High Deductible Health Plan (HDHP), and lets you set aside a portion of your paycheck—before taxes—into an account to help you pay for medical expenses before you reach your deductible or that aren't covered by your plan. It can also help you plan for future medical expenses.

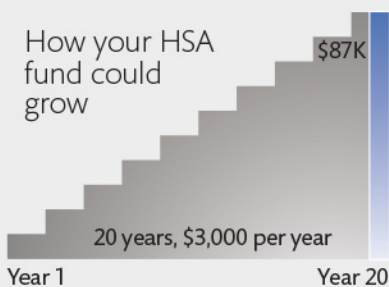
Your HDHP monthly premiums are lower.	You contribute a federal tax-free amount each month.	You use your funds to pay approved expenses.	Your unused funds earn federal tax-free interest, and can be invested in mutual funds.*
<b>Savings #1</b> You (or your employer) pay lower premiums.	<b>Savings #2</b> Your take-home pay increases by your tax rate.	<b>Savings #3</b> You essentially get a 25% to 40% discount on medical expenses.	<b>Savings #4</b> You don't get taxed on qualified withdrawals, interest, or growth.

\*Our default minimum balance for investments is \$2,000.

Here are examples of qualified expenses with an HSA plan:

- qualified expenses for most medical care and services • dental care services
- vision care expenses • prescriptions • certain insurance premiums

How your HSA fund could grow



The graph to the left shows how your HSA account can grow in 20 years with a \$3,000 annual contribution, \$500 in qualified expenses annually and a 5% annual rate of return.

The graph to the right shows typical savings you can enjoy by enrolling in an HSA account.

### Typical Savings Example

Expenses applied to deductible	\$1,000
Dental cleaning and fillings	\$880
Eye exams	\$240
Glasses and prescription sunglasses	\$580
Chiropractic fees	\$640
Prescriptions	\$780
	<b>\$4,120</b>

Annual Savings \$1,030 to \$1,648

Enrollment is quick and easy. Using your HSA account is even easier with a convenient debit card and secure Web portal that lets you see your balance, view account statements, and manage your investments.

Sign up today and start putting more money in your pocket!

**Reliance One**  
Benefit Administrator