



AMERICAN BENEFITS GROUP



Spend on Care. **Save for Retirement**

Why should I enroll in an HSA?

Participation in a health savings account allows you to invest pre-tax dollars to prepare for healthcare expenses today, and into retirement.

A contribution of \$50 a month over 25 years	Increase the contribution to \$200 a month over 25 years	Maximum family contribution of 7,000 a year over 25 years
Balance \$25,532	Balance \$90,127	Balance \$259,116
Tax savings \$4,148	Tax savings \$16,590	Tax savings \$47,696

For illustrative purposes only. Savings calculations are based on a federal tax rate of 15%, state tax rate of 5%, and 7.65% FICA. Balance calculations assume an average interest rate of 3%. Actual results may vary.





What is a Health Savings Account (HSA)?

An HSA allows you to set aside money to pay for eligible healthcare expenses with pre-tax dollars. Some qualified expenses include, but are not limited to:

- ▶ Copays & deductibles
- ▶ Prescriptions
- ▶ Dental care
- ▶ Contacts & eyeglasses
- ▶ Hearing aids
- ▶ Laser eye surgery
- ▶ Orthodontia
- ▶ Chiropractic care

Since it is a **savings account**, you are encouraged to save more than you spend. Funds roll over from year to year, earning interest along the way. The account is portable making it an ideal savings vehicle for you to carry with you into retirement. Enroll in an HSA for the security of your health now all the way through your golden years.



Invest your HSA

Once you have sufficient funds in your HSA, you can begin to invest in mutual funds. It's your choice whether to keep your funds in your HSA cash account or invest your HSA funds for future needs.



Online & Mobile Access

Get account information from our easy-to-use online portal and mobile application. Check your balance, review your recent transactions, view/download account statements, set up automatic account alerts and more all with a few clicks.