



HSA with Flex Card

Save & Spend Healthy

A Health Savings Account (HSA) is a personal savings account that can be used to pay for medical, dental, vision and other qualified expenses now or later in life. To contribute to an HSA you must be enrolled in a qualified high-deductible health plan.

Unlike FSA funds, which are “use-it-or-lose-it,” your HSA balance rolls over from year-to-year earning interest along the way. The account is portable, meaning if you ever leave your employer, you can take the HSA with you.

Why You Need It

- ✓ A **smart way** to pay for current healthcare expenses and save for future healthcare needs
- ✓ **Save up to 30%** on a variety of eligible expenses
- ✓ HSAs have a **triple tax advantage** – tax-free contributions, tax-free investment earnings and tax-free withdrawals on qualified medical expenses.
- ✓ **Easy and convenient** access to HSA funds and account information

**Maximize savings
on healthcare
costs today
and plan for
tomorrow with
an HSA!**



How it Works

The money in the HSA is yours, no matter who contributes to it, and you decide how to save, spend and invest it. HSA contributions are tax-free and so are qualified distributions or your investment earnings. Your HSA funds can be used to pay for your health insurance deductible and other expense that are not covered by your health insurance, like medical, dental and vision care.



How You Use It

Flex makes it easy to access your HSA with the convenience of the Flex Card. The card allows you to pay for eligible expenses directly from your HSA, avoiding out-of-pocket expenses, cumbersome paperwork and reimbursement delays.

How You Manage It

Get account information anytime with our easy-to-use web site and mobile app. See your account balance in real time, file a claim for reimbursement and check on claim status. You can receive real time information and important updates via email or text message, and with our proactive texting feature, simply text "BAL" to receive a real time account balance.

How Much You Can Contribute

2017

- Individual Coverage: **\$3,400**
- Family Coverage: **\$6,750**

2018

- Individual Coverage: **\$3,450**
- Family Coverage: **\$6,850**

Individuals age 55 or older can contribute an additional \$1,000 per year as a catch-up contribution.

How Much Can You Save?

The example below illustrates how much you can save by contributing to the HSA

Without HSA		With HSA	
Your gross annual pay	\$35,000	Your gross annual pay	\$35,000
Estimated tax rate (30%)	-\$10,500	Your annual HSA contribution	-\$6,750
Your net annual pay	\$24,500	Your adjusted gross pay	\$28,250
Your annual healthcare expenses	-\$6,750	Estimated tax rate (30%)	-\$8,475
Your final take-home pay	\$17,750	Your final take-home pay	\$19,775

In this example, you'd take home **\$2,025 more** with an HSA!

Learn more

myflexaccount.com