



## Five Reasons to Open Your BenefitWallet® HSA

With a BenefitWallet Health Savings Account (HSA), you have an easy way to save and pay for eligible health care expenses, tax free<sup>1</sup>. It's a great complement to the HSA-qualified health plan offered by your employer.



### 1. Save up to 35% on health care costs<sup>2</sup>.

HSAs are one of the most tax-advantaged accounts available. You don't pay taxes on the money you put in, take out, or earn in your HSA — helping you save up to 35% on health care costs.



### 4. Use it for yourself and your family on medical expenses and more.

Pay for your costs — and your family's — on a broad range of every day qualified health care expenses. Everything from doctors and prescriptions to dental and vision costs qualify.



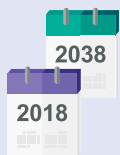
### 2. Take advantage of lower health care premiums.

HSA-qualified health plans typically have lower premiums than other plans available to you. Take the savings from your premiums and put them in your HSA — it's like earning extra income.



### 5. It's more than a spending account.

Even if you don't spend much on health care today, your HSA is still a great tool to build a safety net for future and unexpected expenses, as well as for health care costs in retirement.



### 3. Your HSA savings never expire.

Your HSA funds never expire and are yours to keep from year to year — even if you change jobs, switch health plans, or retire. You choose when to spend your savings — today, tomorrow, or in retirement.



### We're here to help!

For more information, visit our website at [mybenefitwallet.com](http://mybenefitwallet.com) or call us at 877.472.4200.

1. HSA deposits, withdrawals, and gains are all tax free at the federal level. State taxes vary. 2. 35% savings include 25% federal, 3% state, and 7% payroll tax savings. Your savings may vary. Please consult a tax advisor for more information.