

Save money
tax-free

Earn interest
tax-free

Pay for health
care expenses
tax-free



Introducing the HSA

A health savings account (HSA) is a tax-advantaged member-owned account that lets you save pretax dollars for future qualified medical expenses. It belongs to you and the money is yours to keep, even if you change jobs or retire. You don't pay any taxes on the money you put in or take out, as long as you use it for medical expenses as defined by the IRS.



If you can't find the answers you're looking for online, give us a call at 1-800-859-2144 Monday-Friday 7am to 8pm CST or [helloofurther.com](https://www.helloofurther.com)

Is an HSA right for you?

You're enrolled in an HSA-qualified health plan.

You can't be claimed as a dependent on someone else's taxes.

You have no other health coverage.

You can contribute some money to save or pay for health care expenses.

You aren't enrolled in Medicare.

You want to be ready when you have unexpected health care needs.

How an HSA works with your eligible health plan

Medical premium (your payment for health insurance)

Premiums often cost less for HSA-qualified plans.

Out-of-pocket costs you pay for health care (up to deductible and coinsurance)

Consider how much you'll spend on health care next year. Put that money into an HSA pretax from your paycheck.

HSA contributions

Putting money into an HSA helps you prepare and pay for these costs tax-free. If you don't need the money, save it for future needs.

Out-of-pocket maximum

Once you reach your out-of-pocket max, everything is 100% covered. This protects you from a major financial crisis should unexpected health care needs arise.