GETTING THE MOST FROM YOUR CIGNA CHOICE FUND HEALTH SAVINGS ACCOUNT (HSA)

Cigna wants to help you save time and money, and maximize your health care dollars, whether you use your HSA to pay for medical expenses today or in the future.

Creating a strategy

It's important to identify your goals for the HSA when you enroll. Here are some key questions to help you create your personal strategy.

1. How much do you plan to spend this year on health care?
   - Monthly prescriptions or planned visits to the doctor's office?
   - Planned procedures or events?
   - Setting aside funds for unexpected health care expenses?
2. Is your employer contributing to your HSA?
3. How much can you afford to contribute every month?
4. How much would you like to invest and save for next year?
5. How much of a tax deduction would you like to target?

Making contributions

How much you decide to contribute will depend on your spending needs and your goals related to tax savings. In addition, you should consider contributions made by your employer, if applicable.

To contribute to your Cigna Choice Fund® HSA, you can set up electronic fund transfers or send a check directly to your account using deposit slips available in your welcome kit. You may also be able to make contributions through payroll deductions.

QUICK TIP: Use our **HSA Savings Calculator** to help determine your annual contribution maximum and tax savings, and to see the potential future value of your account based on contributions made today.

Together, all the way.®

Cigna®

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Most popular contribution strategies

STRATEGY	DESCRIPTION	ADVANTAGES
Maximize HSA savings	Maximize the potential growth of your funds by making HSA deposits as early in the year as possible.	Money in the HSA is FDIC insured and earns interest tax-free. When balances qualify, you may participate in various investment options.
Expense deferral	› Fully fund the account, but pay current medical expenses from a non-HSA account. › Reimburse yourself, tax-free, at any time in the future for medical expenses incurred over the ensuing years.	Maximize tax deductions and tax-deferred growth for the future.
End-of-tax-year tax advantage	You may still contribute to your HSA for the current tax year until April 15 of next year.	Families at a 30% tax rate would save over $1,900 per year in income taxes if they contributed the maximum allowed.*
Maximizing disposable income	If you want to preserve your current cash flow, start with a small HSA contribution and then add funds when you incur a medical expense. You can immediately reimburse yourself to get the tax savings.	› HSAs can be funded "after the fact" › Good solution for those on "tight budgets" › Makes HSA funds available to pay medical expenses before deductible is met
Slow and steady	Fund the account monthly/bimonthly with recurring transfers from your checking account or payroll deductions (contact your employer for details).	› Create a steady stream of contributions › Payroll contributions are usually deposited pretax

QUICK TIP: You can initiate online fund transfers from your checking account to your HSA as a one-time or recurring contribution on myCigna.com.

Maximize your health care dollars

AT THE DOCTOR	TIP	ALSO REMEMBER
In-network vs. out-of-network health care professionals	Generally, visiting a health care professional who participates within Cigna's network will be less expensive than out-of-network treatments.	In-network doctors typically don't require payment up front for services. You should wait for an explanation of benefits (EOB) that includes the discounted payment amount and your specific amount owed, before paying the health care professional.
Shop for lower-cost options	We make cost and quality information part of every health care professional and hospital search in our health care professional directory on **myCigna.com**.	Review all treatment options with your doctor before you receive care. Less invasive and less costly treatments may be available.
Know your costs upfront	When you're faced with a costly medical procedure, know your costs up front. Our online cost estimator tools are personalized to reflect your true out-of-pocket costs – using health care professional and plan discounts, real-time deductible status and available funds.	Most plans cover in-network preventive care (like a yearly physical) at 100%. You can also use your HSA for non-reimbursable dental and vision expenses.

AT THE PHARMACY	TIP	ALSO REMEMBER
Consider options for purchasing prescriptions	Using our pharmacy compare tool, you can compare actual drug costs at retail pharmacies in your neighborhood, as well as identify generic equivalents and home delivery options. Best of all, our tool is mobile-enabled so you can review your options while you are discussing your prescription with your doctor.	Ask your doctor if a generic equivalent is available, and consider using home delivery to help reduce your out-of-pocket costs.

* The family maximum for HSA contributions is $6,650 for 2015 and $6,750 for 2016. HSA contributions and earnings are not subject to federal taxes and not subject to state taxes in most states. A few states do not allow pretax treatment of contributions or earnings. See your tax advisor for additional information.

All of these strategies should be carefully considered in light of your cash flow, and tax and investment options. Investments are subject to market fluctuation, investment risk and possible loss of principal. Cigna always recommends you discuss these strategies with a professional financial planner and tax advisor.

The HSA provider and/or trustee/custodian is responsible for all HSA services, transactions and related activities. Cigna and your employer are not responsible for any aspects of the HSA services, administration or operation.

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