

4 reasons to contribute to your HSA



The Health Savings Account (HSA) that pairs with your HSA-eligible high-deductible health plan can be a powerful savings tool — but only if you put money into it! Here's why it pays to contribute:

1

It's your money — for life

The money you put into your HSA never expires. This means it stays yours even if you change jobs or retire.

2

Your financial safety net grows

If you build your HSA balance you can more easily manage both expected and unexpected healthcare costs.

3

There are tax savings

You can put money into your HSA, use it to pay for IRS-qualified medical expenses, and earn interest on it tax-free.¹

4

You can invest your HSA funds

HSA balances of \$1,000 or more can be invested.² Plus, you can still access the HSA funds you've invested at any time, meaning your money is always there if you need it.

Small steps can make a big difference!

Can't contribute much to your HSA this year? That's OK! You can start small, but start now. Small contributions to your HSA can really help you build a financial safety net for retirement. Tip: Use the HSA Contribution Calculator to plan savings at hsabank.com/calculators.

What are you waiting for? Maximize your HSA! Contribute today through the Member Website or on the HSA Bank Mobile App.

¹Federal tax savings are available regardless of your state. State tax laws may vary. HSA Bank does not provide tax or legal advice. Please consult with a qualified tax or legal professional for tax related questions.

²Investment accounts are not FDIC insured and they are not bank guaranteed. Investment accounts are not a deposit account, or an obligation of HSA Bank, and they may lose value. They are not guaranteed by any federal government agency.



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