



# HSA Bank Welcomes You!



Your employer has presented you with a great opportunity by offering you a Health Savings Account (HSA) through HSA Bank. We'd like to introduce ourselves and show you why HSA Bank is a trusted financial healthcare partner.

## What is an HSA?

HSAs work together with HSA-compatible health plans. The health plan is used to cover serious illness or injury, while the HSA is used for current or future expenses that are not paid by the health plan. Try our online calculating tools located at [www.hsabank.com/calculators](http://www.hsabank.com/calculators), to learn more about HSAs and if one is right for you.

## What are the advantages of an HSA?

- **Funds Roll Over Annually**  
There is no "use it or lose it" philosophy. If you don't use it, save it for next year. Or better yet, for retirement.
- **Tax Advantages\***  
Contributions can be made pre-tax or post-tax, distributions for eligible expenses are tax-free and earnings grow tax-deferred.
- **You Own the Account**  
Even if your HSA-compatible coverage ends, you can still use your HSA funds tax-free for eligible medical expenses.
- **Long-term Investment Opportunities\*\***  
Two self-directed investment options are offered ([www.hsabank.com/investments](http://www.hsabank.com/investments)) that give you a wide variety of stocks, bonds and mutual funds to choose from.
- **You're in Charge**  
You choose when to use your HSA or pay out-of-pocket.

## HSA Bank is here for you.

HSA Bank is here for you even before you sign up with us. Our Client Assistance Center representatives are HSA experts and will help show you the way to a healthy future. They provide live assistance at 800-357-6246 and are available via email at [askus@hsabank.com](mailto:askus@hsabank.com). Once enrolled, you'll receive 24/7 access to your account balance and transaction history with our toll-free automated Bankline system. You can also set up online access at [www.hsabank.com/member](http://www.hsabank.com/member) and perform all of your regular banking tasks just by logging in. We'll help you manage your account by keeping you up-to-date with emails and other alerts. Plus, we'll provide you with the tax forms and instructions you'll need for your HSA-related tax filing.

\* HSA Bank does not provide tax advice. Consult your tax professional for tax-related questions.

\*\* Investment 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.



Please call the number on the back of your HSA Bank debit card or visit us at [www.hsabank.com](http://www.hsabank.com)

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