

HEALTH SAVINGS ACCOUNTS



HOW A HEALTH SAVINGS ACCOUNT (HSA) WORKS

You may use the money in your Health Savings Account (HSA) for eligible healthcare expenses and to help pay for costs associated with a qualifying high-deductible health plan (HDHP). Each paycheck, you elect to set aside a

portion of your pay, before taxes, to be deposited into your health savings account. Since the money used to fund the account isn't taxed, you can save 25% to 40% on healthcare related purchases.

ADDED BENEFITS OF HEALTH SAVINGS ACCOUNTS

HSA's offer more than just a convenient, tax-free way to offset high-deductibles. Since the money in your HSA rolls over from year to year, participant's can use HSA's as a retirement savings vehicles with active investments funded by tax-free contributions. Furthermore, the interest income you earn on qualifying investments is tax-deferred.

USING A HEALTH SAVINGS ACCOUNT IS EASY

When you enroll in a Health Savings Account, you determine the contributions you would like to make throughout the plan year. As contributions are deducted from your paychecks, the money is deposited into your HSA and is available to use for eligible expenses:

Using your HSA is easy:



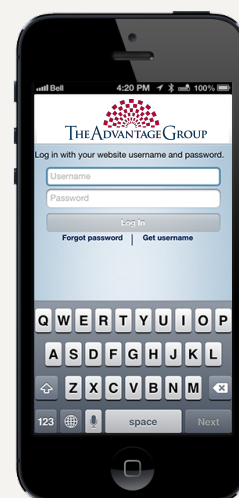
HSA SmartCard DEBIT CARDS. Use it instead of cash for all of your HSA eligible purchases.



TRANSFER MONEY. Transfer money directly from your HSA to your personal checking or savings account.



MOBILE APP. Use the TAG Benefit Center mobile app to access and view your account information.



SIMPLE & EASY
DOWNLOAD THE
"TAG Benefit Center" APP TODAY!



**CONTACT A
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