



More savings. More choices.
More focus on your health.

It's all possible when you combine the right
health plan with a Health Savings Account (HSA).

Hsa[®]**BANK**[®]
National Leader in Health Savings Accounts.

It's easy with HSA Bank.



Start saving more on healthcare.

HSA Bank has teamed up with your employer to create an affordable health coverage option that helps you save on healthcare expenses while protecting your health and finances.

It combines a high-deductible health plan (HDHP) from your insurance provider with a tax-advantaged health savings account (HSA) from HSA Bank. Together, they offer you health, savings and tax advantages that a traditional health plan can't duplicate.

What is an HDHP?

An HDHP, or high-deductible health plan, is a major-medical health insurance plan that has a lower premium than traditional health plans. Your HDHP:

- **Is a major-medical health plan** that is HSA-compatible. That means it can be used with a health savings account from HSA Bank
- **Has a higher annual deductible with lower monthly premiums**, which means you'll have less taken out of your paycheck and more to add to your HSA
- **Covers 100% of preventive care**, including annual physicals, immunizations, well-woman and well-child exams, and more – all without having to meet your deductible
- **Provides coverage for health screenings**, such as blood pressure, cholesterol, diabetes, vision, hearing and more

What is an HSA?

An HSA, or health savings account, is a unique tax-advantaged account that you can use to pay for current or future healthcare expenses. With an HSA, you'll have:

- **A tax-advantaged savings account** that you use to pay for eligible medical expenses as well as deductibles, co-insurance, prescriptions, vision and dental care
- **Unused funds that will roll over year to year.** There's no "use or lose it" penalty
- **Potential to build more savings through investing.** You can choose from a variety of HSA self-directed investment options with no minimum balance required
- **Additional retirement savings.** After age 65, funds can be withdrawn for any purpose without penalty

How do an HDHP and an HSA work together for you?

- While paying lower premiums for your HDHP, you can put those savings into your HSA
- You can use your HSA funds to pay for eligible healthcare expenses until you meet your annual deductible

How can you benefit from tax savings?

An HSA provides triple tax savings by reducing your Federal, State* and FICA taxes. Here's how:

- Contributions to your HSA can be made with pre-tax dollars, which reduces your taxable income
- Any after-tax contributions that you make to your HSA are tax deductible
- HSA funds earn interest tax free and when used for eligible healthcare expenses are also free from tax

*HSA contributions are taxed in AL, CA, NJ. HSA Bank does not provide tax advice. Consult your tax professional for tax-related questions.

Compare and see the HSA Advantage!

Annually, this typical family of four will face these medical expenses:

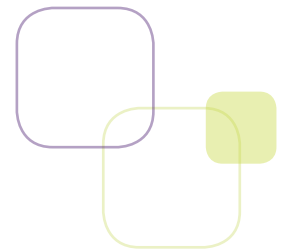
MEDICAL EXPENSES	HDHP WITH HSA PLAN \$4,000 Annual Deductible	TRADITIONAL PLAN \$1,500 Annual Deductible
8 Doctor Visits	\$568	\$200
4 Preventive Care Visits	\$0	\$0
2 Urgent Care Visits	\$254	\$150
1 Outpatient Surgery (Ear Tube Placement)	\$903	\$903
Total Medical Expenses (this is also the annual amount the employee contributes to their HSA)	\$1,725	\$1,253
COST COMPARISON		
Employee's Annual Premium	\$3,076	\$4,072
Total Medical Expenses	\$1,725	\$1,253
Federal Tax Savings	-\$259	\$0
Social Security and Medicare (FICA) Tax Savings	-\$132	\$0
State Tax Savings	-\$69	\$0
Out-of-Pocket Expenses	\$4,341	\$5,325

SAVINGS WITH AN HDHP/HSA PLAN

\$984

You can use the savings to fund your HSA account

This comparison is for illustrative purposes only. Medical services charges were obtained from www.healthcarebluebook.com. Employee's Annual Premium obtained from Kaiser Family Foundation AND Health Research & Educational Trust Employer Health Benefits 2011 Annual Survey. Actual medical costs may vary. Assumes a 15% Federal income tax rate, 7.65% FICA tax rate, 4% State income tax rate. HSA Bank does not provide tax advice. Please consult your tax advisor.



About HSA Bank

When it comes to the benefits of opening a Health Savings Account (HSA) with HSA Bank, healthcare savings is just the beginning! After all, we've been managing HSAs exclusively since they were introduced. And over the years, we've developed a high level of expertise that you can depend on, including:

An exceptional customer service experience: Our priority is helping you understand how to take full advantage of your HSA. Our Client Assistant Center Representatives are dedicated to providing the guidance you need to successfully access, manage, and grow your HSA funds.

Easy contributions and withdrawals: From payroll deductions to scheduled transfers, we make it simple to contribute funds to your HSA. And our HSA Bank Visa® debit card makes it easy to use your HSA to pay for eligible healthcare expenses.

Online account management: Our Internet Banking website gives you fast, easy access to your account 24 hours a day. This means you can conveniently transfer funds, review statements or account balances, access tax documents, and more...whenever you want to.

How to get started!

Contact your employer for enrollment information or visit www.hsabank.com to learn more.



Eligible Medical Expenses

You can use your Health Savings Account (HSA) to pay for a wide range of eligible medical expenses for yourself, your spouse or tax dependents. An eligible medical expense is defined as an expense that pays for healthcare services, equipment, or medications as described by the IRS. Funds used to pay for eligible medical expenses are always tax-free.

HSA funds can be used to reimburse yourself for past medical expenses if the expense was incurred after your HSA was established. While you do not need to submit any receipts to HSA Bank, it is a good idea to save your bills and receipts for tax purposes.

Examples of Eligible Medical Expenses*

Acupuncture	Fertility enhancement (including in-vitro fertilization)	Prenatal care & postnatal treatments
Alcoholism treatment	Gynecologist	Psychiatrist
Ambulance services	Hearing aids and batteries	Psychologist
Artificial limb or prosthesis	Hospital bills	Sterilization
Birth control pills (by prescription)	Insurance Premiums**	Surgery
Chiropractor	Laboratory fees	Telephone or TV equipment to assist the hearing or vision impaired
Childbirth/delivery	Lodging (away from home for outpatient care)	Therapy or counseling
Christian Science Practitioner	Nursing home	Transportation expenses
Convalescent home (for medical treatment only)	Nursing services	Transplants
Doctor's fees	Obstetrician	Vaccines
Dental treatments (including X-rays, braces, dentures, fillings, oral surgery)	Podiatrist	Vision care (including eyeglasses, contact lenses, LASIK surgery)
Dermatologist	Prescription drugs and medicines (Over-the-counter drugs are not eligible medical expenses unless prescribed by a doctor)	Wheelchairs
Diagnostic services		X-rays
Drug addiction therapy		

Contribution Limits

The IRS maximum allowable amounts:

- 2013: \$3,250 for individual coverage and \$6,450 for family coverage
- If you are 55 or older, you can contribute an extra \$1,000 every year.

* This list is not comprehensive. It is provided to you with the understanding that HSA Bank is not engaged in rendering tax advice. The information provided is not intended to be used to avoid federal tax penalties. For more detailed information, please refer to IRS Publication 502 titled, "Medical and Dental Expenses," Catalog Number 15002Q. Publications can be ordered directly from the IRS by calling 1-800-TAXFORM. If tax advice is required, you should seek the services of a professional.

** Insurance premiums qualify as an eligible medical expense: while continuing coverage under Cobra; for qualified long-term care coverage; coverage while receiving unemployment compensation; for any healthcare coverage for those over age 65 including Medicare (except Medicare supplemental coverage).

For assistance, please contact the Client Assistance Center

 (800) 357-6246 Monday – Friday, 7 a.m. – 9 p.m., CT

 www.hsabank.com

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