

# Health Savings Account

*Your employer has presented you with a great opportunity by offering you a Health Savings Account through*



## What is a Health Savings Account?

A Health Savings Account, or HSA, is a tax-advantaged account that works together with HSA compatible Health Care plans. Funds within the account may be used to pay for current or future eligible medical expenses.

## What are the advantages of a HSA?

- **Funds Roll Over Annually**  
Your unused funds will roll over year to year.
- **Tax Advantage\***  
Contributions can be made pre-tax or post-tax, distributions for eligible expenses are tax-free and earnings grow tax-deferred.
- **The Account Is Yours, You're In Charge**  
Even if your HSA coverage ends, you can still use your HSA funds tax-free for eligible medical expenses. You choose when you want to use your HSA or pay out-of-pocket.

## Manage Your HSA Account

Once enrolled, you will receive 24/7 access to your HSA account balance and transaction history. You can also set up online access at [BankBoB.com](http://BankBoB.com) to perform all of your regular banking tasks just by logging in.



**For Assistance, Please Contact Us**

979-836-3332

501 S. Austin Street Brenham, TX 77833

[BankBoB.com](http://BankBoB.com)

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