



# Your Health Savings Account (HSA)

*Saving on my  
health expenses now,  
and saving more  
for later.*

*Fantastic.*

*That's exactly what I need.*





# Save big with the Health Savings Account (HSA)

## Enjoy tax savings

- Tax-free contributions
- Potential tax-free interest and investment earnings
- Tax-free withdrawals





# Health Savings Account (HSA) requirements

- Must be enrolled in qualified high-deductible health plan (HDHP) to make tax-free contributions to HSA
- Cannot be on another non-qualified health plan including a spouse's Health FSA
- Cannot be entitled to Medicare
- Cannot be claimed on someone else's tax return





# Is an HDHP right for you?

## Consider HDHP and HSA if you:

- Want to save hundreds or thousands of dollars a year on health care premiums
- Want coverage for big expenses, but don't want to pay for coverage you may never use
- Want to set aside tax-free income now for future health care expenses
- Want more control over how and when you spend your health care dollars





# HSA pays for hundreds of expenses — tax-free!

- Medical office visits and prescription drugs
- Prescription glasses and sunglasses
- Contact lenses and solutions
- Laser eye surgery
- Dental care
- Adult and child orthodontia
- Over-the-counter, non-prescription products and OTC medications with a prescription
- Chiropractic care and acupuncture

To find out more, visit [www.pbs.us.com](http://www.pbs.us.com)





# HSA pays for dependents, too!

- Use HSA to pay for your eligible dependents' health care expenses — even if they're not enrolled in HDHP
- Eligible dependents include anyone you can legally claim as dependent on federal income tax form





# More control over your money

- You decide how much to contribute and how to invest
- You choose when and how to spend money in your HSA
- You build tax-free savings to spend on eligible health care costs in future — even into retirement!





# No-hassle payment options

- **PBS Benefits Card** — just like debit card
- **Pay Your Provider** — use your PBS Benefits Card number to pay provider invoices
- **Get Reimbursed** — Pay out-of-pocket then reimburse yourself through HSA Bank
  - Online transfer
  - Checks





# It's your money. Period.

- HSA goes with you no matter where you go
- Don't have to be enrolled in HDHP to withdraw money from HSA
- Can use HSA even when switch employers or retire





# Use both HSA and FSA — but:

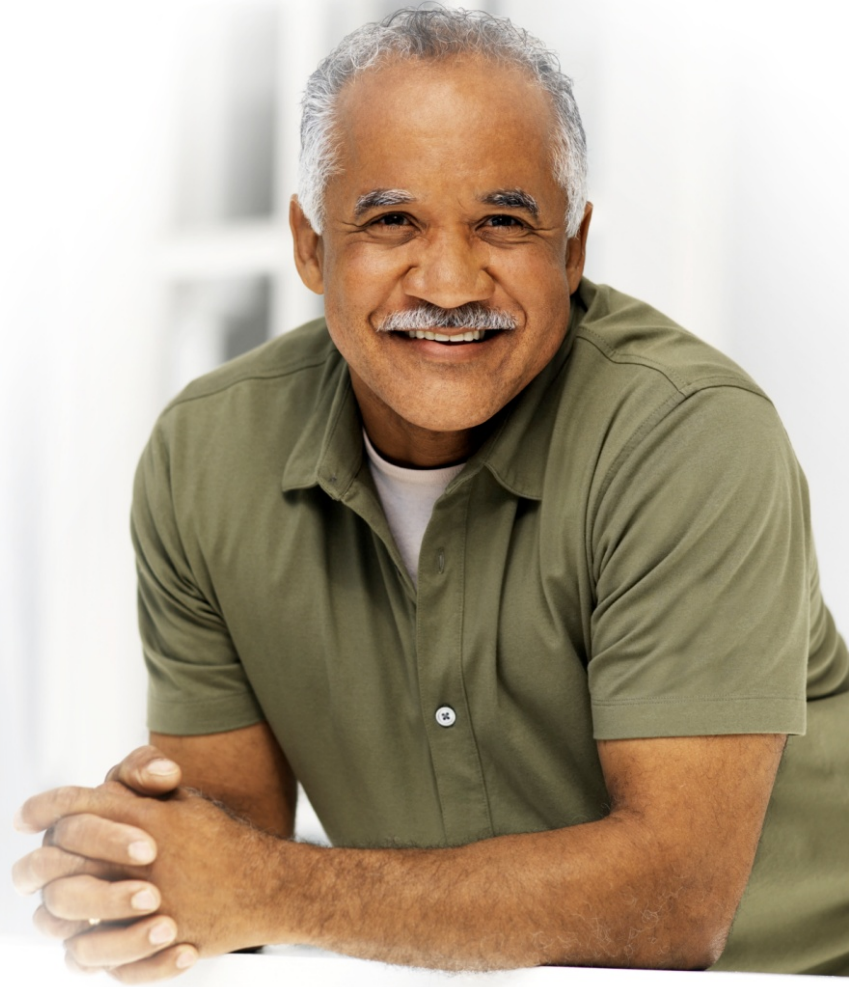
- FSA must reimburse you **only for vision and dental expenses**
- You can't be reimbursed for same expense by both HSA and FSA





# So many ways to benefit!

- **Savings** — enjoy **tax-free** contributions, potential interest and investment earnings, and withdrawals
- **Control** — decide where to invest and how to spend your hard-earned money
- **Flexibility** — enjoy no-hassle payment options
- **Security** — know HDHP covers you for big expenses, and use tax-free money from HSA to pay eligible expenses not covered by HDHP





# Start saving — enroll today!

- **Add it up** with our expense worksheet
- **Sign up** for HSA when you enroll in HDHP





# Questions?

- Visit [www.pbs.us.com](http://www.pbs.us.com) for tools and more information
- Ask your HR administrator



Thank You!