

# Health Saving Account

## Open a WageWorks Health Saving Account (HSA) with your qualified High-Deductible Health Plan (HDHP) and watch your savings grow.

### Save between 25% and 40% on everyday expenses.

Open a WageWorks, formerly Planned Benefit Systems, Health Savings Account (HSA) with your qualified High-Deductible Health Plan (HDHP) during open enrollment and watch your savings grow. You have money ready to pay for eligible out-of-pocket health care costs before your HDHP deductible is met.

### How HSAs work.

You can sign up for an HSA during open enrollment. Each paycheck, you set aside some of your pay, before taxes, to use for eligible expenses now or save in an account for later. By pairing an HSA with your HDHP, you can potentially reduce the out-of-pocket cost of your health expenses (including those that count toward your HDHP deductible) by as much as 40%. Or to put it another way, when you enroll in an HSA, \$100 paid toward your expenses is \$100, not the \$60 or \$70 it would be after taxes without an HSA.

### It's your money.

Money you don't spend rolls over from year to year, so if you change jobs, switch to a lower deductible health plan, or even retire, your HSA and the money in it is still yours to keep for future health care expenses. Please remember, however, if you wish to continue to contribute to your HSA, you will need to be enrolled in an eligible HDHP.

### Using your HSA is easy.

You decide how much you want to contribute to the HSA, up to the limits set by the IRS. Your contributions may go into an FDIC-insured, interest-earning HSA custodian bank account. Once you've established a balance, you can spend or save the money as the situation demands. You can even choose to invest a portion or all of your HSA in a variety of mutual funds and watch any interest and investment earnings accumulate tax-free.\* With WageWorks, you'll have fast, easy access to your HSA funds:

- ▶ **PBS Benefits Card.** Use it instead of cash at health care providers and wherever accepted for health-related services and for health expenses.
- ▶ **Pay Your Provider.** Use your PBS Benefits Card number to pay provider invoices.
- ▶ **Transfer Funds.** Log into your HSA bank account and initiate an online bank transfer for no charge. Checks are also available at no charge and withdrawals for a fee.

### Draw from your HSA custodian bank account at any time.

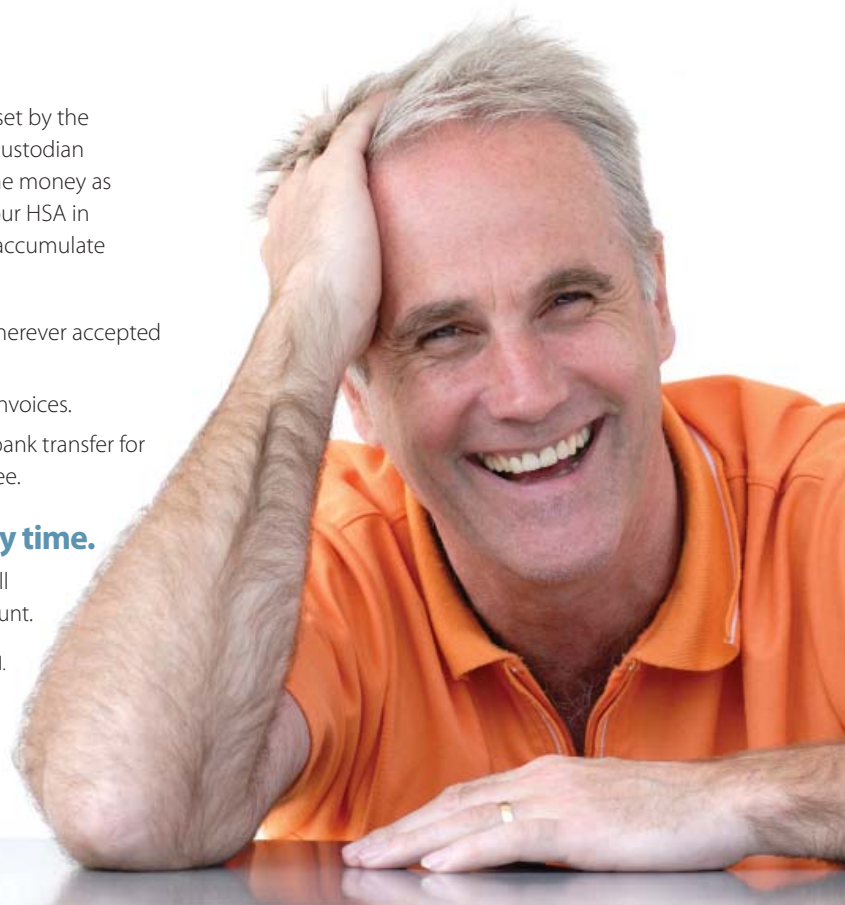
If you need to spend money that you've invested in a mutual fund, simply sell some of your shares and move the money into your HSA custodian bank account.

\* Some plans require a minimum balance before the funds can be invested in a mutual fund. Please review your HSA custodian bank's material for more information.

### Sign up during open enrollment.

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

*That's exactly what I need.*



See how much you can save with an HSA at [www.pbs.us.com](http://www.pbs.us.com)

## Want to Contribute?

First enroll in an HDHP. The IRS has specific rules about participation.

For more information about the IRS requirements, including how much you can contribute, please visit [www.pbs.us.com](http://www.pbs.us.com).

## Not sure if you qualify?

Check with your employer's benefits representative or visit [www.pbs.us.com](http://www.pbs.us.com).

## Wondering how much you can contribute?

Visit [www.pbs.us.com](http://www.pbs.us.com) for a table showing the 2012 contribution limits, catch-up amounts and more.

## Want to combine an HSA with your FSA?

You can use both the HSA and an HSA-compatible FSA to help pay for eligible health care expenses — but because both offer tax-protected benefits, the IRS has rules on what's allowable.

If you participate in both an HSA and a limited FSA (one that covers only vision and dental expenses), consider using the FSA first for eligible, planned expenses like laser vision correction and orthodontia.

That way, you'll avoid forfeiting unused dollars in your FSA at the end of the plan year, and you'll maximize your potential savings.

## Pay for hundreds of expenses – tax-free!

You can use your HSA to save on hundreds of products and services for you and your family. Eligible expenses are defined by the IRS and your employer. Typically, your HSA covers:

- ▶ **Prescriptions** for almost any medical condition
- ▶ **Prescribed over-the-counter**<sup>†</sup> health care products like allergy medicine, antacid, antibiotics, aspirin...
- ▶ **Co-payments** and deductibles
- ▶ **Dental care**, both preventative and restorative
- ▶ **Orthodontia**, child and adult
- ▶ **Vision care** including eyeglasses, contact lenses and saline solution
- ▶ **Eye surgery**, including laser vision correction
- ▶ **Physical therapy**, counseling and psychology
- ▶ **Chiropractic care, acupuncture** and some other alternative treatments

## Pay for dependents, too!

Your HSA also covers eligible dependents' qualified expenses — even if your dependents aren't enrolled in your health plan.

For details and hundreds more eligible expenses, visit: [www.pbs.us.com](http://www.pbs.us.com)

<sup>†</sup> Requires a doctor's prescription as of 1/1/2011.

## Your Employer and WageWorks

This program is sponsored by your employer and brought to you by WageWorks, formerly Planned Benefit Systems — the nation's leading provider of consumer-directed savings and spending accounts. WageWorks sets the standard for convenience and flexibility with easy access to your account, no-hassle payment options, comprehensive online tools, and expert support. Millions of employees nationwide enjoy the WageWorks advantage to save money and make smart choices about their health care, dependent care, and commuter expenses.

**WageWorks**<sup>®</sup>  
formerly Planned Benefit Systems