

KNOW YOUR BENEFITS.

HSA

From [C_Officialname]



HSA Examples

What is a health savings account?

Otherwise known as an HSA, a health savings account is funded with your tax-exempt dollars to help pay for your medical expenses, including your deductible, coinsurance and certain services not covered by your medical plan.

Why should I elect an HSA?

1. Cost Savings

- Tax-exempt dollars
- Reduction in medical plan contribution
- Interest-bearing savings account

2. Long-term Financial Benefits

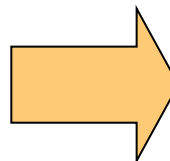
- Save for future medical expenses
- Funds roll over year-to-year
- This is your account; you take it with you

3. Choice

- You control and manage your health care expenses.

What if I am a healthy single person?

Individual Deductible	\$2,000
Coinsurance	80/60
Out-of-pocket Limit	\$4,000
HSA Employer Funds	\$500
HSA Employee Funds	\$0
Total HSA Funds*	\$500

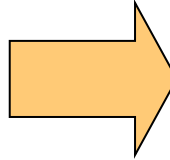


Incurred Medical Expenses/Year	
Office Visit	\$85
Office Visit + Lab	\$115
Urgent Care Visit	\$185
Total Incurred Expenses	\$385
Total Amount Applied to Deductible	\$385
Total Subject to Coinsurance	\$0
HSA Account Balance (\$500 HSA minus \$385 incurred expenses)	\$115

*The annual HSA contribution limit for 2017 is \$3,400 for individuals. For 2018, it is \$3,450 for individuals.

What if I have a medical condition which requires routine care?

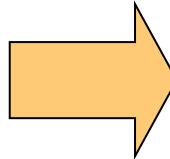
Individual Deductible	\$2,000
Coinsurance	80/60
Out-of-pocket Limit	\$4,000
HSA Employer Funds	\$500
HSA Employee Funds	\$1,500
Total HSA Funds	\$2,000



Incurred Medical Expenses/Year	
Physical Therapy	\$3,600
Medication	\$360
Office Visit	\$85
Office Visit + Lab	\$115
Urgent Care Visit	\$185
Total Incurred Expenses	\$4,345
Total Amount Applied to Deductible	\$2,000
Total Amount Paid Out by HSA	\$2,000
Total Subject to Coinsurance (20% of eligible expenses until OOP maximum)	\$2,000
HSA Account Balance (\$2,000 HSA minus \$4,345 incurred expenses)	\$0

What if I am a family of four?

Family Deductible	\$4,000
Coinsurance	80/60
Out-of-pocket Limit	\$8,000
HSA Employer Funds	\$500
HSA Employee Funds	\$3,500
Total HSA Funds*	\$4,000



Incurred Medical Expenses/Year	
Office Visit	\$85
Office Visit	\$85
Office Visit	\$85
Office Visit + X-ray	\$115
Urgent Care Visit	\$185
Urgent Care Visit	\$185
Emergency Room Visit	\$255
Total Incurred Expenses	\$995
Total Amount Applied to Deductible	\$995
Total Amount Paid Out by HSA	\$995
Total Subject to Coinsurance	\$0
HSA Account Balance (\$4,000 HSA minus \$995 incurred expenses)	\$3,005

*The annual HSA contribution limit for 2017 is \$6,750 for someone with family coverage. For 2018, this limit is \$6,850.