



Win with an HSA

Today's Healthcare is Confusing. HSAs Are a Simple Win.

How an HSA Works



A Health Savings Account (HSA), paired with a High Deductible Health Plan (HDHP), allows you to make tax-free contributions to a savings account. An HSA helps cover qualified medical expenses, such as copays, deductibles, prescriptions, glasses and contacts, dental care, orthodontics, and more!

Save with an HSA



- ▶ Lower health insurance premiums.
- ▶ Money put into your HSA is tax-free.
- ▶ Funds you spend on eligible expenses are withdrawn tax-free.
- ▶ Interest on HSA funds is tax-free.
- ▶ Funds you accumulate from investments build tax-free.

HSA Funds Are Yours



You own the account and all contributions. The entire balance rolls over each year and remains yours even if you change health plans, leave the company, or retire.

Other HSA Perks



- ▶ Maximize savings for healthcare emergencies.
- ▶ Build a nest egg for retirement.

Learn more at participant.empower.com or call 855-756-4738

