



THE HARRISON GROUP, INC.

# HEALTH SAVINGS ACCOUNTS



Now, more than ever, healthcare dollars need to go further.  
With a Health Savings Account (HSA), you'll pay less in taxes  
and keep more of the money you've earned.  
That's REAL savings, REAL simple.

[WWW.THEHARRISONGROUPONLINE.COM](http://WWW.THEHARRISONGROUPONLINE.COM)



# WHAT IS AN HSA??

## BENEFITS TO YOU

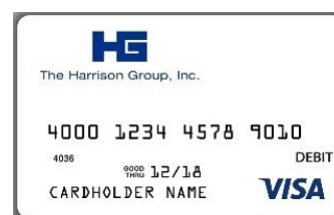
- **An HSA is yours.** Funds in your HSA account stay with you, even if you change jobs.
- **Contribute Tax Free.** An HSA reduces your taxable income. The money is tax free both when you put it in and when you take it out to cover qualified medical expenses.
- **Grow funds Tax Free.** An HSA grows with you. When your HSA account balance reaches the minimum balance requirement, your funds may be invested in mutual funds yielding tax-free earnings.
- **Spend Tax Free.** Withdrawals used for eligible expense are tax free.
- Funds can be withdrawn anytime for medical expenses.
- After age 65, the funds can be used for ANY purpose without penalty.

An HSA, or **Health Savings Account**, works with a High Deductible Health Plan (HDHP), and allows you to use before-tax dollars to reimburse yourself for eligible out-of-pocket medical expenses for you, your spouse, and your dependents, which in turn saves you on taxes and increases your spendable income.

## HOW IT WORKS

You and your employer can deposit money into your HSA account, up to an annual per person or family limit set by the IRS. When you enroll, an account will be created for you at Healthcare Bank. You will be given access to a secure, easy to use web portal where you can track your account balance, view your investment accounts and submit requests for reimbursements.

In addition, you'll receive our convenient HG Advantage Card to make it easy to access the money in your HSA. The Card contains the value of your HSA account and you can use it to pay for eligible services and products not covered by your health insurance. When you use the Card, payments are automatically withdrawn from your account, so there are no out-of-pocket costs and you won't have to submit receipts to verify the purchase. Just swipe the card and go. It's that easy!



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