



# Enroll in an HSA, keep more of your money

**As prices rise, you're likely looking for ways to stretch your dollars and save more.**

Opening a **Health Savings Account (HSA)** can help. This special benefit lets you pay for qualified health expenses with pre-tax dollars — with an **estimated 30% in tax savings**,\* it's a great way to effectively increase your take-home pay.

## Just a few things your HSA can be used for:

- ✓ Doctor visits & copays
- ✓ Vision & dental
- ✓ Prescription & over-the-counter meds
- ✓ Health trackers & diagnostics
- ✓ Menstrual products
- ✓ SPF & skincare products

### DID YOU KNOW?

**HSAs have a unique triple-tax benefit:**

1. There's no tax on money added to the account
2. There's no tax on any investment gains on the account
3. Withdrawals made for qualified medical expenses are tax-free

## Budget better with an HSA

You decide how much you want to contribute to your HSA each year (up to \$3,850 for an individual, and \$7,750 for a family in 2023).<sup>†</sup> Plus, the account always belongs to you — even if you leave your job, which makes it a great way to save for retirement, too.

\*Assumes average tax rates, including state, federal and FICA taxes.

For illustrative purposes only. Individual earnings may vary.

<sup>†</sup>Check with your HR representative for details on your plan.

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<sup>‡</sup>One use per customer. EXP. 6/30/2024  
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