



# HEALTH SAVINGS ACCOUNT (HSA)

## EMPLOYEE HANDOUT

### THE FASTEST-GROWING HSA ON THE MARKET



ONE ONLINE ACCOUNT, ONE MOBILE APP AND ONE DEBIT CARD FOR ALL OF YOUR BENEFITS



ABILITY TO CHECK BALANCE AND REQUEST DISTRIBUTIONS OR CONTRIBUTIONS ON THE GO



A LOW INVESTMENT THRESHOLD AND ENHANCED INVESTMENT EXPERIENCE



NO SURPRISE PARTICIPANT FEES



TOOLS AND RESOURCES FOR SPENDERS, SAVERS AND INVESTORS

#### Health Savings Account Overview

A Health Savings Account (HSA) lets you make the most of your earnings by setting aside tax-free dollars for medical, dental and vision expenses. HSAs are individually owned and provide a triple-tax advantage. You can deposit money tax-free, it will grow tax-free until you use it, and your withdrawals are tax-free when used on eligible expenses.

#### Eligibility

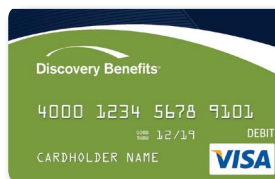
You must be enrolled in a High-Deductible Health Plan (HDHP) to get an HSA, which can be used to pay for out-of-pocket expenses until you've met your deductible, at which point your health plan kicks in. While you can't be enrolled in a general purpose Flexible Spending Account and an HSA at the same time, you can pair an HSA with a Limited FSA.

#### Spending

The HSA covers qualifying medical, dental and vision expenses. To find out which specific expenses are eligible, view our searchable eligibility list at [www.DiscoveryBenefits.com/eligibleexpenses](http://www.DiscoveryBenefits.com/eligibleexpenses).

Discovery Benefits makes it easy to access your HSA funds with:

- The Discovery Benefits debit card, which can be used to pay for eligible expenses, so you'll reduce your out-of-pocket costs.
- The Benefits Mobile App by Discovery Benefits, which provides a fast and secure way to check your balance, track expenses and move funds between your HSA and your bank account.



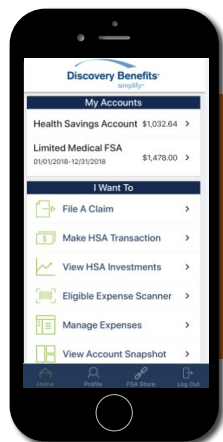
#### Saving

To take the guesswork out of election decisions, we offer a free savings calculator to help you decide how much to set aside. Calculate your savings today at [www.DiscoveryBenefits.com/hsacalculator](http://www.DiscoveryBenefits.com/hsacalculator).

#### Investing

We make it easy to invest by offering a low HSA investment threshold of \$1,000. Once your HSA reaches that amount, you're able to invest in interest-bearing accounts or mutual funds without ever leaving your online account. View your investment options at [www.DiscoveryBenefits.com/hsainvestments](http://www.DiscoveryBenefits.com/hsainvestments).

We also offer an Investment Guidance Tool through your online account to help you determine which investments are right for you. And, since all of your HSA dollars carry over from year to year, HSAs are a valuable long-term investment option.



DOWNLOAD THE APP FOR FREE ON APPLE AND ANDROID SMARTPHONES AND TABLETS



#### RESOURCES

 **ELIGIBLE EXPENSE LIST**  
[www.DiscoveryBenefits.com/eligibleexpenses](http://www.DiscoveryBenefits.com/eligibleexpenses)

 **HSA CALCULATOR**  
[www.DiscoveryBenefits.com/hsacalculator](http://www.DiscoveryBenefits.com/hsacalculator)

 **BENEFITS MOBILE APP VIDEO**  
[www.DiscoveryBenefits.com/mobileappvideo](http://www.DiscoveryBenefits.com/mobileappvideo)

 **HSA VIDEOS**  
[www.DiscoveryBenefits.com/hsavideos](http://www.DiscoveryBenefits.com/hsavideos)

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