

# The Anatomy of an HSA

**It stays flexible.  
So you stay prepared.**

A Health Savings Account (or HSA) is built to be among the most convenient, flexible and reliable ways to manage whatever life throws at you, today and tomorrow. **Here's how.**



## Good for yours.

Your HSA is exactly that: Yours. You own it, and you can use the money in your HSA to pay for eligible health expenses for everyone in your household, even if they're not covered by your health plan.



## Safety, stability & security.

Your HSA is designed to help keep your health care stable and manageable. It's an easy way of planning for the unexpected, a safeguard against what the future might bring, and a safety net between jobs to cover COBRA insurance.

## A win-win-win for your taxes.

### Your money goes in tax-free.

Any funds you put into your HSA are totally, completely, 100% tax-deductible up to the annual limit set by the IRS.

### Your money grows tax-deferred.

You don't pay any taxes on the interest or earnings on the funds in your HSA. Which means it may be a very useful and attractive investment option.

### Your withdrawals are tax-free

as long as you use them for eligible expenses, even if you're retired. So if you use the funds in your HSA for qualified medical, vision or dental bills, you don't owe any tax on that money. At all. Ever.

### MAX CONTRIBUTIONS FOR 2020:

**\$3,550 per year for an individual.**  
**\$7,100 per year for a family.**  
**And an extra \$1,000 if you're over age 55.**



\*includes premiums, deductibles and your percentage of co-insurance and co-pays.



## Always there. Today and tomorrow.

Your HSA is not a use-it-or-lose it deal: Any money left in your HSA at the end of a year is yours to keep, year after year after year, with no limits. You decide when to spend and when to save, with no minimum balance thresholds.

## It moves when you do.

Because you own all the money in your HSA, it stays with you when you change jobs, lose your job, change insurance plans, or retire.



**For more  
anatomically  
correct reasons  
to love your  
HSA, visit:**

[lovemyhsa.com](https://lovemyhsa.com)

**HSA**Day