

It's Your Money

Save, Spend or Invest with Your HSA

Your BenefitWallet® Health Savings Account (HSA) is one of the most powerful savings accounts in America. Use it to save, spend or invest for your — and your family's — health care expenses.

How Your HSA Works

Enroll in a Consumer Choice plan and begin depositing tax-free money¹ into your HSA. Choose to spend it on today's health care expenses² or save and grow it for expenses in the future. Either way, you never pay federal taxes when using your HSA for qualified health care expenses. Plus, the money is yours and doesn't expire.



Get Started
by enrolling in a Consumer Choice plan and open your account.



Fund Your Account
by depositing funds into your HSA through Conduent's payroll.



Spend
on today's qualified health care expenses.



Save and Invest
for expenses down the road.

Benefits of Your HSA



Always Tax Free¹

Money in, money out, and any investment gains



Pay for Everyday Expenses²

For you and your family



Use Any Time

Funds never expire

Three Great Ways to Use Your HSA

1

Spend up to 35% Less on Today's Health Care Costs³

Extend the buying power of your income today. Use your HSA to pay for health care expenses for you and your family. Your tax-free savings help you spend up to 35% less on everyday qualified expenses, such as medical, dental and vision care.

The more you spend, the more you save.



\$4,300 annual out-of-pocket medical costs for a family⁴



\$2,315 potential annual tax savings on \$4,300 when using an HSA³

2

Save for Your Health Care Safety Net

Perhaps you don't have a lot of health expenses today, but you know your health plan has a high deductible. Unsure how you would pay for a large, unexpected health care expense? Give yourself peace of mind. Build a safety net that rolls over year after year with your HSA.

Will you be prepared?

\$8,166
Average annual out-of-pocket expenses



\$4,364
Average annual family deductible⁵



3

Invest for Your Future and Retirement

Your HSA is also the ideal tool to prepare for the \$370,000 needed per couple for out-of-pocket medical expenses in retirement.⁶ Similar to a 401(k) for health care, you can invest \$3,000 per year and watch it potentially grow to help cover your retirement medical expenses.

Watch your HSA grow.⁷



Things You Should Know

2020 Contribution Limits*

In 2020 you can maximize your HSA deposits by contributing up to these amounts:



\$3,550

Single coverage



\$7,100

Family coverage



\$1,000

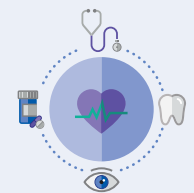
Extra if you are 55 or older

* Includes employee and employer contributions

Qualified Medical Expenses

You can spend your HSA dollars on qualified medical expenses such as:

- deductibles
- copays
- prescription drugs
- vision or dental care
- and more



We're Here to Help

For more information, visit mybenefitwallet.com or call us at **877.472.4200**.



1. HSA deposits are free of federal income tax, state income tax in most states, and payroll taxes if made through your employer's payroll. 2. Visit mybenefitwallet.com for a complete list of qualified medical expenses. 3. This example is for illustrative purposes. 35% savings based on 25% federal and 3% state income taxes and 7% payroll taxes. State taxes vary. Consult a tax advisor for more information on your HSA tax savings. 4. 2016 Milliman Medical Index. 5. Kaiser Family Foundation/Health Research & Education Trust 2016 Employer Health Benefits Survey. Out-of-pocket is estimate based on single limit. 6. Health View Services, 2016 Retirement Health Care Costs Data Report. 7. Assumes \$3,000 is placed in the investment account each year for either 10, 20, or 30 years and earns 8% annual return. All returns and principal remain invested each year. BenefitWallet is not recommending any investment, nor can it assure you of a profit or protect you against any loss on any investment made under the BenefitWallet investment platform.