

# The Basics

of a Health Savings Account



Because Life.™

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**Pay for health care costs now and save for the future.**

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A health savings account — or HSA — pairs perfectly with a qualified high-deductible health plan. While you'll have a low monthly premium, an HSA helps you pay for deductible expenses that may occur. It'll cover costs for things like medical, dental and vision care, prescriptions, and certain over-the-counter items.

## **More good news:**

With your HSA, funds roll over year after year, so they're available when you need them. Not to mention, it's simple to use and offers big long-term financial benefits. Just take a look.



## TAX-FREE SAVINGS

Your money can go into the HSA tax-free, earns interest tax-free, and comes out tax-free.\* Talk about a trifecta.



## EARN MORE INTEREST

Instead of Traditional interest, you can choose a High-Yield interest option for your HSA — which has the potential to earn a much higher interest on your cash balance.



## EASY TO USE

An HSA comes with a debit card. When it's time to pay for qualified medical expenses, just give it a swipe and you're good to go. You can also add your debit card to your mobile wallet for contactless payment.



## EASY ACCESS

The HSA app and member website give you quick access to your HSA information. You can even sign up for text or email alerts. And, if you need a hand with something, just call the Member Service team.



## STAYS WITH YOU

Get a new job? Change health plans? Retire? No problem. An HSA is always your account — so you can access your funds no matter what happens.



## FAMILY FRIENDLY

An HSA can be used for qualified medical expenses for you and your dependents. That's right — it's good for the whole family.



## INVESTMENT OPTIONS

Once your HSA hits a certain balance, you can open an HSA investment account. You have your choice of three different account types: Managed (beginner), Self-directed (intermediate), and Brokerage (advanced).

## Ready to learn more?

Visit [highmarkspendingaccounts.com](https://highmarkspendingaccounts.com) for helpful videos, a tax savings calculator, an eligible expenses list, and other HSA details.

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