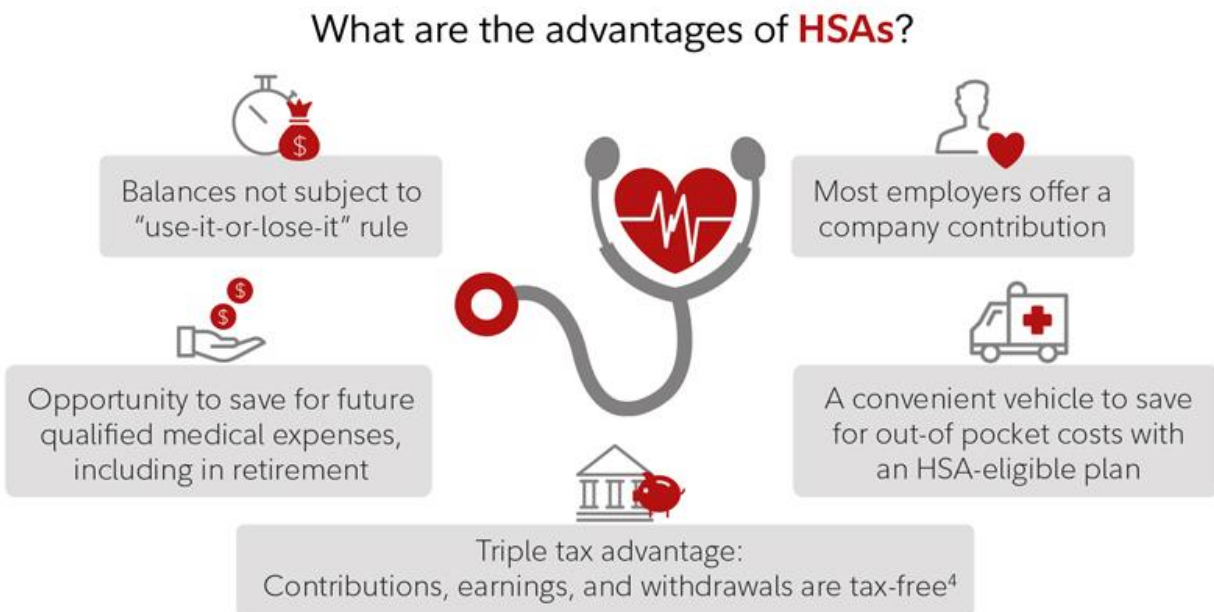


# HEALTH SAVINGS ACCOUNT

An HSA is the perfect companion to a High Deductible Health Plan!

A Health Savings Account is an individually owned tax advantaged account that may be used to pay for qualified medical expenses or to save for retirement and certain long-term care expenses.



Are you eligible for an HSA?

- You **CANNOT** have any other health coverage that isn't a qualified high deductible health plan including:
  - Cannot be enrolled in a spouse's medical or pharmacy plan that is not considered a High Deductible Health Plan.
  - Cannot be enrolled in Medicare Part A, Part B, etc.
  - Per IRS rules, cannot be enrolled in a healthcare Flexible Spending Account
  - Cannot be claimed as a dependent on another person's tax return.