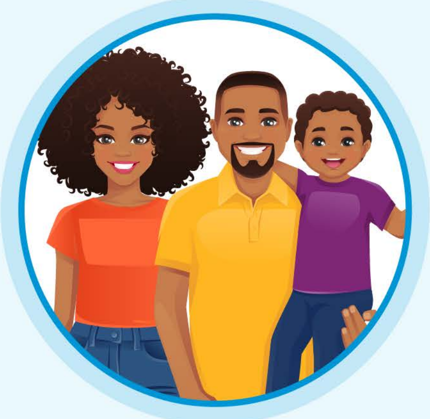
6 Essential Tips
for Contributing to Your Health Savings Account (HSA)

An HSA is a benefit account that lets you set aside money before taxes to pay for healthcare expenses. While there is no "magic formula" to determine how much to contribute, here are six things to consider:

1 REVIEW IRS GUIDELINES

The IRS limits how much you can contribute to your HSA annually



Contribution limits vary depending on whether you have individual or family coverage

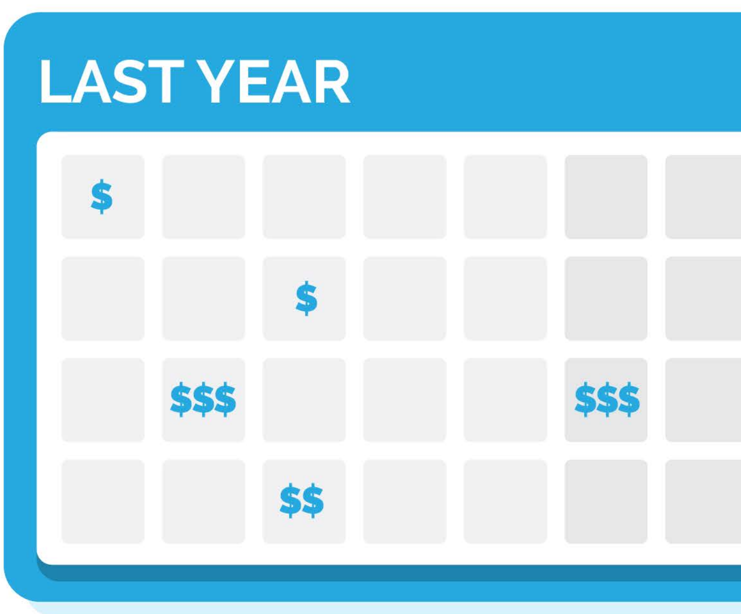
Limits can change each year

You can change your contribution amount at any time during the year.

2 REVIEW LAST YEAR

Think about how much you spent on healthcare last year...then ask yourself:

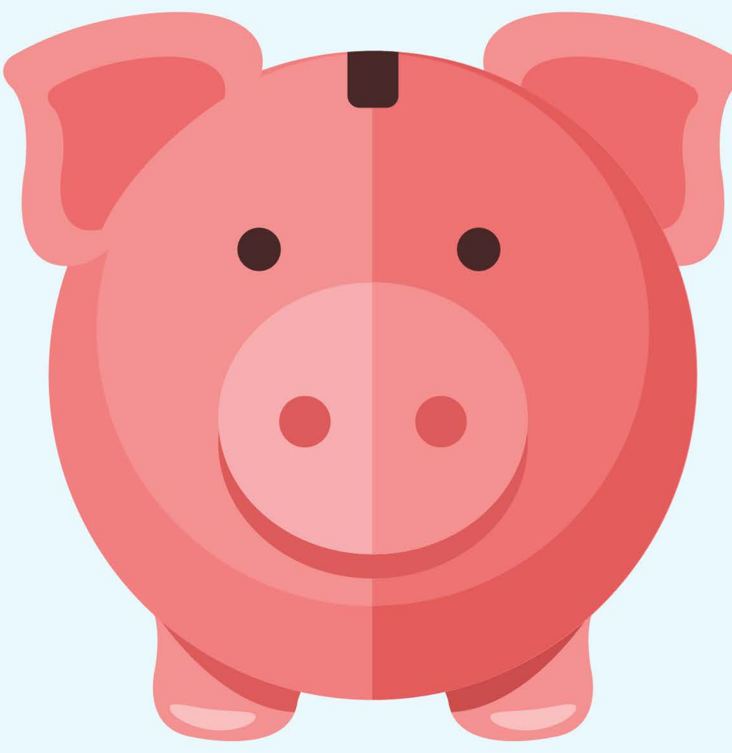
- Was this a typical year?
- Are there any events that might cause my spending to increase next year, such as a surgery or procedure?



3 THINK ABOUT YOUR BUDGET

Review your finances and determine how much you can afford to contribute

- Contributions can be deducted from your paycheck pre-tax
- One-time or recurring tax-deductible contributions can be made to your HSA

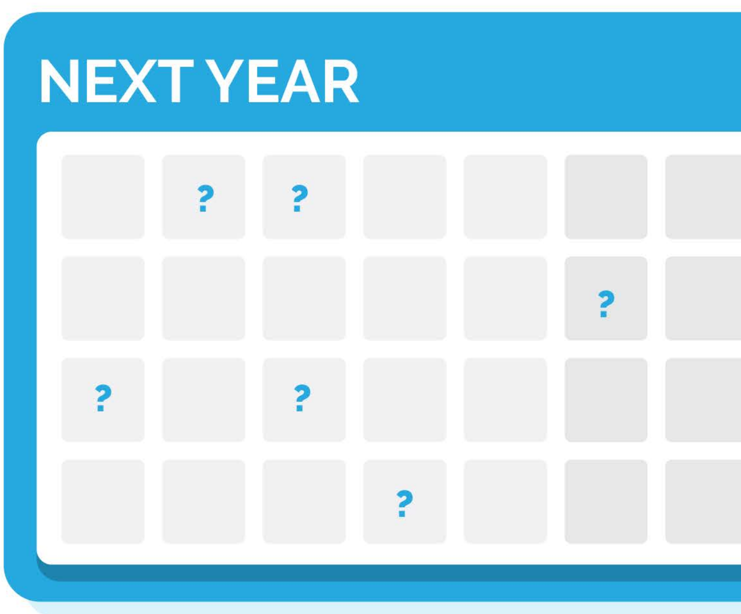


4 THINK ABOUT NEXT YEAR

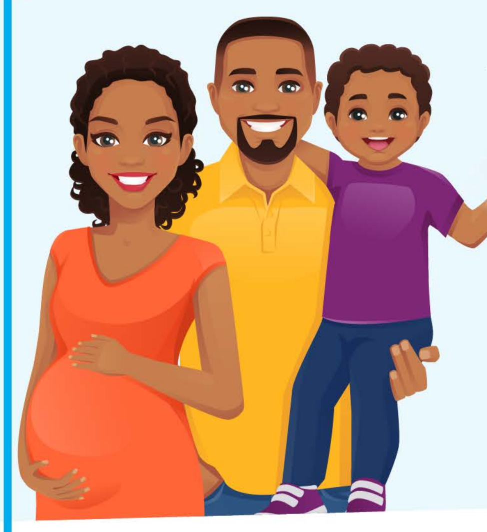
Consider the health expenses your family will incur next year – at a minimum, contribute what you know you'll spend.

Remember, HSA funds are not use-it-or-lose-it; they remain available year after year until you spend them.

- Add up your family's estimated expenses, including:
  - Prescriptions
  - Doctor visits
  - Dental and vision care
  - Over-the-counter medications
  - Menstrual care products
- Don't forget events such as:
  - Childbirth
  - Surgery
  - Medical procedures



5 PLAN FOR THE UNEXPECTED



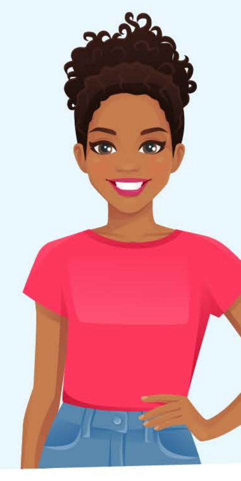
Are you or your family seeking healthcare pretty often?

It might make sense to set aside some extra funds in addition to what you typically spend.

or

Are you generally healthy and a relatively infrequent user of healthcare?

You may decide to set aside a more conservative amount



6 BUILD A NEST-EGG

Healthcare expenses do tend to skyrocket in retirement

If you can afford to contribute up to the limit, consider doing so to plan for your future

With an HSA, your money is yours to keep, even if you change employers

You also have the option to invest HSA funds, which can help your savings grow even faster – and the growth in your investment balances are also tax-free!