



Invest in your health with a
Health Savings Account

Proprietary and confidential

Your Health Savings Account (HSA)

A financial account you own.

- Expense account you own that works with your HSA-qualified health plan
- Set aside a portion of pretax payroll
- No taxes on money you put in or take out to pay for qualified medical expenses
- Interest earned is tax-free
- No “use it or lose it”; unused money rolls to next year
- Always your money, even if you change jobs or retire
- Can save 10% to 40% on medical care and treatment costs, depending on tax bracket¹

¹ Consult a tax advisor for more information



Proprietary and confidential



How your HSA works

- Enroll in an HSA-qualified health plan
- Ensure you are not:
 - A dependent on someone else's taxes
 - Have no other health plan coverage
 - Not enrolled in Medicare
- Set aside portion of payroll pretax, not more than:
 - \$3,450 for single
 - \$6,900 for family
- Convenient SelectAccount debit card to pay providers
- Submit bills for reimbursement for out-of-pocket



Proprietary and confidential



Meet Molly

Single professional, no children

Annual salary	\$48,000
HSA contribution	\$3,000
Taxable income	\$45,000
Estimated tax rate ¹	25%

¹ Assumes Molly pays 25% of her income in federal, State and social security taxes. Actual tax savings will depend on your HSA contributions, applicable State tax rates and your personal tax situation. Please consult your tax adviser for details.

Molly's story is a hypothetical example for purposes of illustration only.



Qualified HSA expenses

Expenses you can pay for:

- Medical expenses that your health plan doesn't cover:
 - Out-of-pocket
 - Co-pays, co-insurance
 - Prescription drugs
- Health expenses not included in your health plan:
 - Dental and vision care

These you can't pay for:

- Costs not on the list of IRS-qualified expenses (see selectaccount.com)
- Over-the-counter medicine
 - Non-prescription drugs
 - Supplements
- Health insurance premiums

Always save your receipts to ensure proper validation of expenses, as required by the IRS.

Meet the Martinez's

Maria and her teenage-son, Antonio

Annual salary	\$68,000
HSA pre-tax contribution	\$5,000
Net taxable income	\$63,000
Estimated tax rate ¹	25%

¹ Assumes that Maria pays 25% of her income in federal, State and social security taxes. Actual tax savings will depend on your HSA contributions, applicable State tax rates and your personal tax situation. Please consult your tax adviser for details.

The Martinez' story is a hypothetical example for purposes of illustration only.



Meet the Robinson's

Two parent family with two school-age children

Combined annual salary	\$94,000
------------------------	-----------------

HSA pre-tax contribution (2018 limit)	\$6,900
---------------------------------------	----------------

Net taxable income	\$87,100
--------------------	-----------------

Estimated tax rate ¹	25%
---------------------------------	------------



Meet the Schwartz's

Empty nesters – Bill and Emily, retiring in 5 yrs.

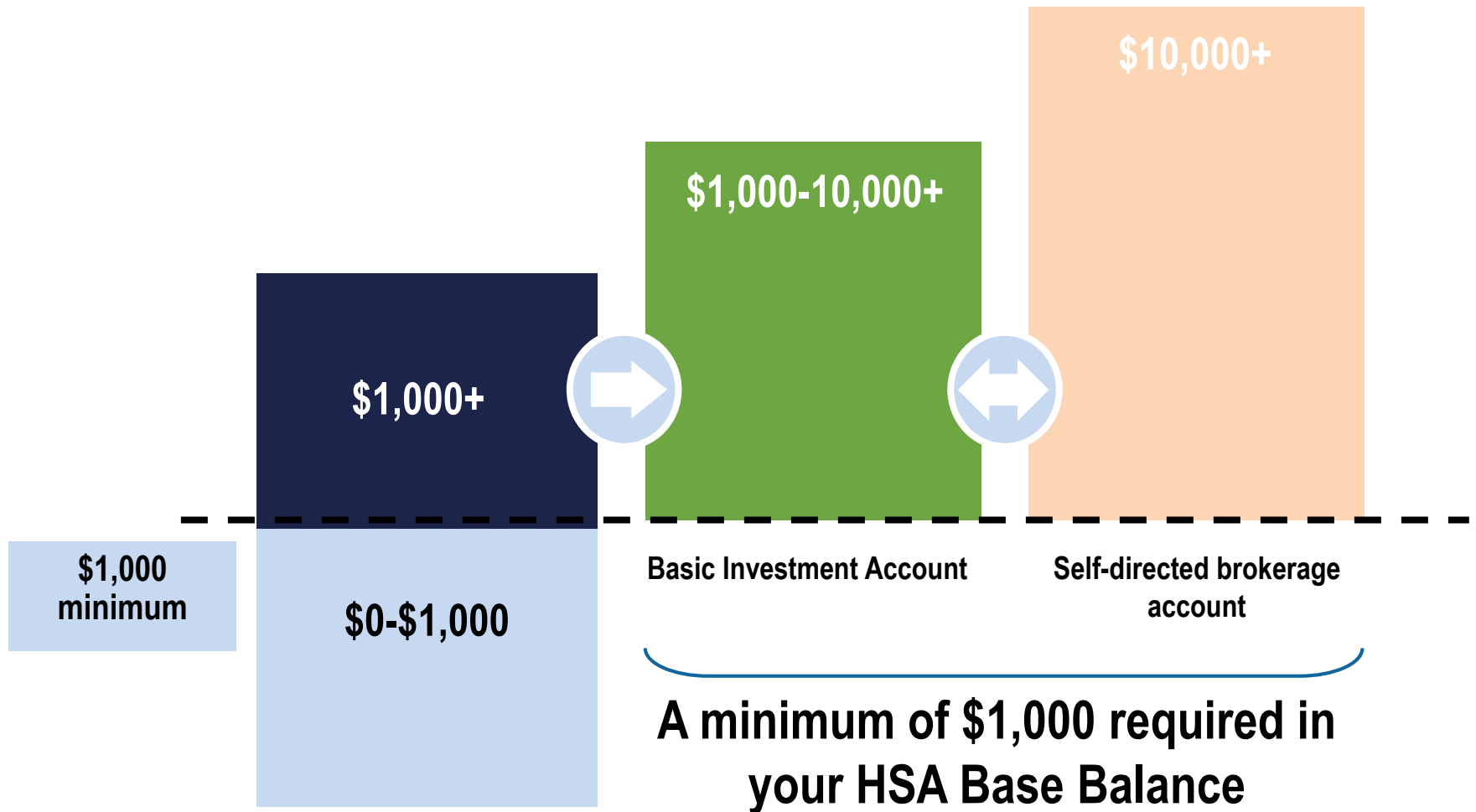
Combined annual salary	\$125,000
HSA pre-tax contribution (2018 limit)	\$6,900
HSA catch-up contribution	\$1,000
Net taxable income	\$117,100
Estimated tax rate ¹	25%

¹ Assumes that the Schwartz's pay 25% of their income in federal, State and social security taxes. Actual tax savings will depend on your HSA contributions, applicable State tax rates and your personal tax situation. Please consult your tax adviser for details.

The Schwartz's story is a hypothetical example for purposes of illustration only.



Investment Options



More than 30 mutual funds



Health Savings Account Mutual Fund Options :: Updated 03/31/2016

	Symbol	Resource Links		YTD	1yr	3yr	5yr	10yr	Since Inception	Expense Ratio ⁺
Large Cap Value										
BLACKROCK EQUITY DIVIDEND ²	MDDVX	P	M	0.5%	1.2%	7.8%	8.5%	6.7%	9.6%	0.97
Load Waived										
HOTCHKIS & WILEY VALUE ²	HWLAX	P	M	0.8%	-7.1%	8.9%	9.5%	3.2%	6.7%	1.24
Load Waived										

Large Cap Income	
AMERICAN FUNDS INC FD OF	
No Load	
Large Cap Growth & Income	
CALAMOS GROWTH & INCOM	
Load Waived	
Large Cap Blend	

	VALUE	BLEND	GROWTH
LARGE CAP	BLACKROCK EQUITY DIVIDEND HOTCHKIS & WILEY VALUE AMERICAN FUNDS INCOME	CALAMOS GROWTH & INCOME HARTFORD CAPITAL APPRECIATION	MARSICO GROWTH AMERICAN FUNDS GROWTH CALAMOS GROWTH
MID / SMALL CAP		DELAWARE SMALL CORE	FEDERATED KAUFMANN \$M NB GENESIS
INTERNATIONAL		FIDELITY ADVISOR INTL DISCOVERY FIRST EAGLE OVERSEAS THORNBURG INTERNATIONAL VALUE	
INDEX		DREYFUS S&P 500 COLUMBIA MID CAP VANGUARD SMALL CAP	
LIFESTYLE	GS BALANCED STRATEGY	GS GROWTH & INCOME STRATEGY	GS GROWTH STRATEGY
FIXED INCOME	PIMCO LOW DURATION	PIMCO TOTAL RETURN	FRANKLIN HIGH INCOME
SPECIALTY		NB REAL ESTATE PIMCO COMMODITY REAL RETURN	
MONEY MARKET		SCHWAB MONEY MARKET	

Updated
quarterly



Proprietary and confidential

Quarterly investment statement

Beginning Balance (as of 1/1/2016)	\$2,961.93
Transfers In	310.00
Transfers Out	-500.00
Earnings	-104.97
Other	0.00
Ending Balance (as of 3/31/2016)	\$2,666.96

Please review this statement carefully. Please notify customer service of any errors or inaccuracies reflected within (30) days following receipt of this statement, otherwise it will be deemed correct and accurate.

Investment Account Information: Non-Deposit Products, such as mutual funds, that may be held in the HSA are not FDIC insured, are not guaranteed, and may lose value. For questions or concerns please contact customer service at 800-859-2144.

Your Account Details by Investment

Investment	Beginning Balance	Transfers In	Transfers Between	Transfers Out	Earnings	Ending Balance	Number of Shares	Investment Elections
AMERICAN FUNDS GROWTH FND -F	\$1,545.66	\$155.00	\$0.00	\$-260.44	\$-77.32	\$1,362.90	34.081	50%
VANGUARD SMALL CAP INDEX FUND	\$1,416.27	\$155.00	\$0.00	\$-239.56	\$-27.65	\$1,304.06	24.416	50%
TOTAL:	\$2,961.93	\$310.00	\$0.00	-\$500.00	\$-104.97	\$2,666.96		

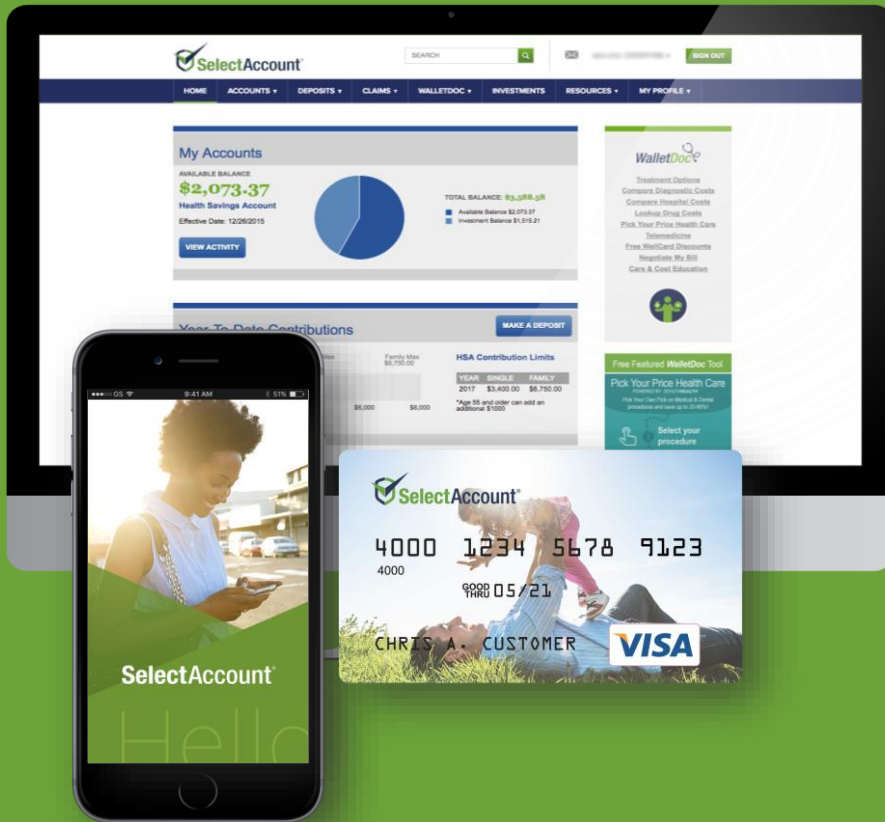
Current Asset Allocation

AMERICAN FUNDS GROWTH FND -F	51.1%
VANGUARD SMALL CAP INDEX FUND	48.9%
Total:	100.0%



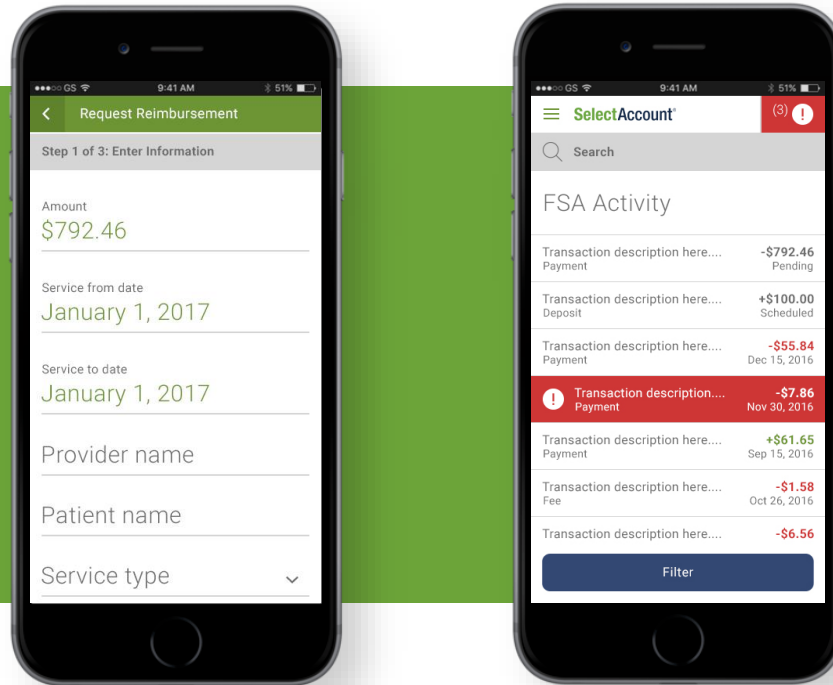
- Review activity
- Manage asset allocation
- View fund performance

Next steps after you're enrolled



- Receive your SelectAccount I.D. and debit card by mail
- Use it to register at SelectAccount.com and get the mobile app
- Use your Visa® debit card to pay providers.

Manage your account on the new mobile app



- View account activity and check balances
- Get forms and upload receipts
- Request additional debit cards
- View and manage investments over \$1,000

Let's get started

Our expert service
team is ready to help.



800-859-2144
Monday thru Friday
7 a.m. to 8 p.m. CST



SelectAccount.com

Thank you!