

# Health Savings Accounts (HSAs)



As the world of healthcare becomes more complex, U.S. Bank's **Health Savings Account (HSA)** is a great option for saving money and managing your healthcare costs. Smart for your health, and your wallet. It's a new day in healthcare with U.S. Bank.

With this changing healthcare world comes the opportunity for you to have more control over your healthcare dollars and spending. U.S. Bank's Healthcare Payment Solutions to give you the tools you need to be empowered.

## What is an HSA?

It is a great way to pay for medical expenses. An HSA is an individually-owned, tax-advantaged account that is used to pay for routine medical expenses either now or in the future. In order to set up an HSA, an individual must participate in an Internal Revenue Service (IRS) qualified High Deductible Health Plan (HDHP).

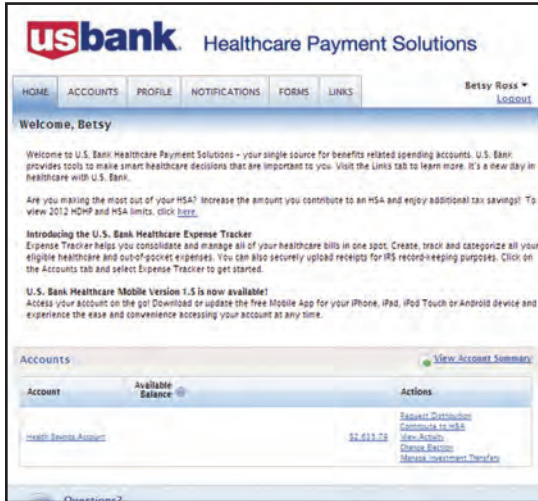
## What are the benefits of an HSA?

- Your contributions are pre-tax or tax-deductible\*
- Interest earned is tax-free
- Tax-free withdrawals may be made for qualified medical expenses
- Unused funds and interest are carried over, without limit, from year to year
- You own the HSA and it is yours to keep - even when you change jobs, health plans, or retire

\*Contributions are tax-deductible on your Federal tax return. Some states do not recognize HSA contributions as a deduction. Your own HSA contributions are either tax-deductible or pre-tax (if made by payroll deduction). See IRS Publication 969. Consult a qualified tax adviser for advice.

## Why get an HSA through U.S. Bank?

- In addition to the tax savings, we've made it easy to access and manage your funds. Our **smart payment card** can be used when you need it most— at the clinic, pharmacy, dentist, etc.
- Additional cards may be requested online, at no charge, for your spouse or eligible dependents.
- **Investment options\*** available once HSA meets a designated threshold.



- **The website is personalized, secure and easy to use anytime.**
  - The interactive website enables you to access your HSA with a simple click of a mouse.
  - View and manage personal account information, transaction activity, and set text alerts.
  - Convenient online **Bill Pay** can be used to pay for services or providers when you can't use your card.
  - Online enrollment and profile management tools are intuitive and enable you to make smart choices about your healthcare accounts.
  - Use the **Expense Tracker** to easily organize, manage and track your healthcare expenses.
  - Access interactive decision support tools from the "Links" tab.

- Our customer service center's **highly trained healthcare account experts** are able to respond to your questions.
- Online monthly statements and year-end tax information are provided online for easy downloading or printing.
- Our **Healthcare Toolbox** provides smart, easy-to-use interactive tools to help manage your healthcare spending.
- U.S. Bank Healthcare **Mobile** allows you to manage your HSA anytime, anywhere.



To learn more, go to [www.mycdh.usbank.com](http://www.mycdh.usbank.com) or call 877-470-1771. Representatives are available Monday - Friday, 7:00 a.m. - 7:00 p.m. CT

### IMPORTANT INFORMATION

This Health Savings Account (HSA) is a custody account with U.S. Bank serving as the custodian. Terms and conditions of the HSA are included in your HSA Application and Agreement. U.S. Bank deposit products that are held in the HSA are FDIC insured, subject to FDIC insurance limits. FDIC insurance is calculated on end-of-day ledger balances in your deposit account which may include funds deducted from your available balance for investment purchases that have not yet settled.

\* 

NOT A DEPOSIT	NOT FDIC INSURED	MAY LOSE VALUE	NOT BANK GUARANTEED
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY			

All of **us** serving you™

