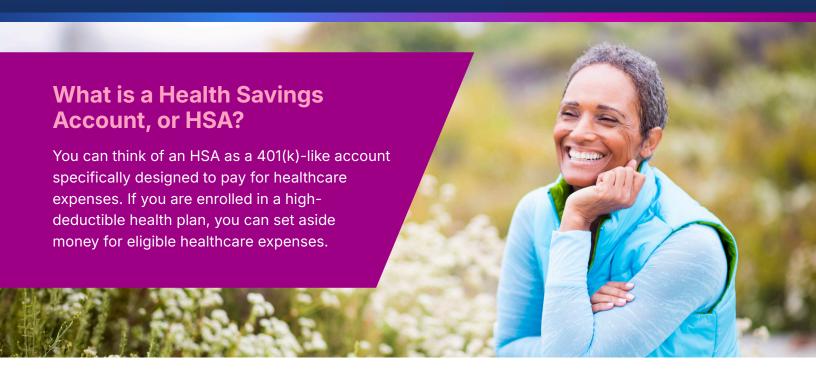
## Your HSA "Cheat Sheet"



#### The money is yours!

Any money, no matter the contributing source, immediately belongs to you! And because it's yours, you can start using your HSA dollars as soon as they're in your account. You can withdraw funds at any time. Just be sure to keep receipts in case the IRS requests proof that your purchases were eligible. If you change jobs, the money stays with you.

### Why you should consider an HSA

There are several reasons – starting with three BIG tax advantages!

- · Contributions are not taxable.
- HSA money can grow tax-free.
- Any reimbursements for eligible expenses are not taxed.

Plus, there are no time limits. You can wait literally years before you decide to have any expenses reimbursed. Any qualified expenses you incur after the date your HSA was established qualify for reimbursement. And, any money you don't use will roll over from year to year indefinitely.





#### How to manage your HSA

Using your desktop or mobile device, monitor your HSA's activities on the secure participant portal. You'll be able to check balances, track claims, view transactions, and much more.

#### How to contribute to your HSA

You decide how much you want to contribute to your account (up to IRS limits) for the following plan year. The money in your account rolls over year after year so you can spend it or save it for future eligible expenses – even into retirement!

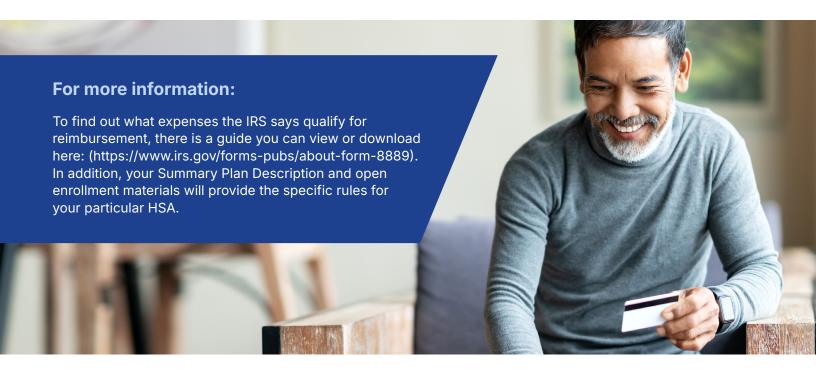
#### Sign up for your HSA

Ready to save money on taxes? Want to be prepared for medical expenses? You can sign up for an HSA right here on this website! Just add the HSA to your cart and indicate how much you want to contribute. Remember, you can make changes to your HSA contribution anytime on this website.

# How your HSA works for you

It's up to you how much and how often you contribute to your HSA. If payroll deduction is an option, the funds will be withdrawn from your paycheck and deposited into your HSA before taxes are deducted. Of course, the more you contribute, the lower your taxable income becomes.

If you leave money in your account at the end of the plan year, no worries. You will still be able to use it at any time in the future for eligible expenses.



#### **About Via Benefits**

Via Benefits provides employers, plan sponsors, employees and retirees with benefits solutions spanning individual health insurance on individual marketplace and spending accounts that promote physical, financial and emotional wellbeing to help keep health benefits affordable for active employees and retirees. With over two decades of experience, Via Benefits makes it easy to administer individual plans and funding programs through its wholly owned and fully integrated administration platforms, allowing your employees and retirees easy access to account information and comprehensive decision-support tools.

