



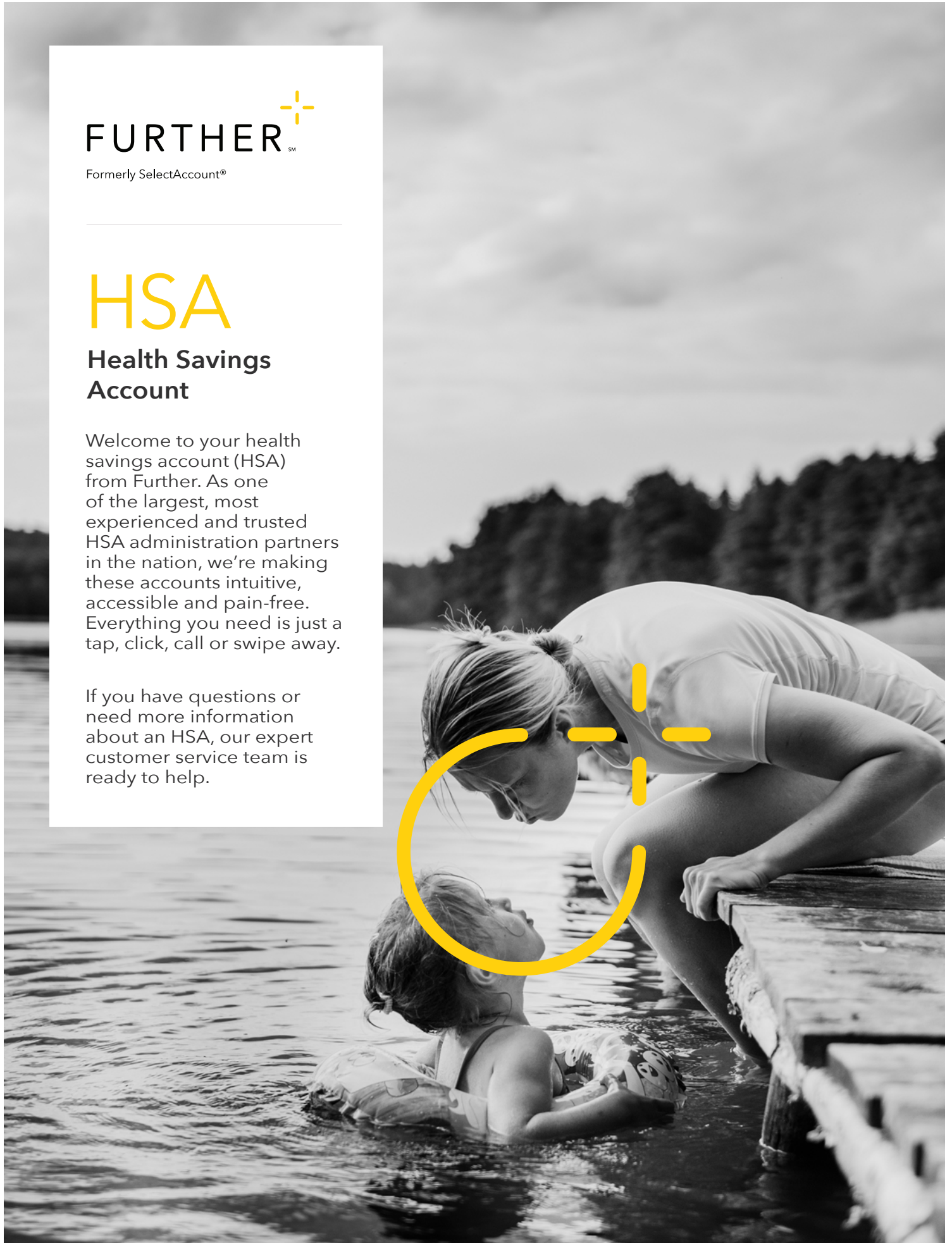
Formerly SelectAccount®

HSA

Health Savings Account

Welcome to your health savings account (HSA) from Further. As one of the largest, most experienced and trusted HSA administration partners in the nation, we're making these accounts intuitive, accessible and pain-free. Everything you need is just a tap, click, call or swipe away.

If you have questions or need more information about an HSA, our expert customer service team is ready to help.





**Save money
tax-free**

**Earn interest
tax-free**

**Pay for health
care expenses
tax-free**

Introducing the HSA

A health savings account (HSA) works like an individual retirement account (IRA) that you own. It belongs to you and the money is yours to keep, even if you change jobs or retire. You don't pay any taxes on the money you put in or take out, as long as you use it for medical expenses as defined by the IRS.

Is an HSA right for you?

You're enrolled in an
HSA-qualified health plan.

You can't be claimed as a dependent
on someone else's taxes.

You have no other health coverage.

You can contribute some money each
month to save or pay for health care
expenses.

You aren't enrolled in Medicare.

You want to be ready when you
have unexpected health care needs.

How an HSA works

Medical
premium
(your monthly
payment for
health
insurance)

Premiums often cost
less for HSA-qualified
plans.

Out-of-pocket
costs you pay
for health care
(up to deductible
and coinsurance)

Consider how much
you'll spend on health
care next year. Put
that money into an
HSA pretax from your
paycheck.

HSA
contributions

Putting money into an
HSA helps you prepare
and pay for these costs
tax-free. If you don't
need the money, save
it for future needs.

Out-of pocket
maximum

Once you reach your
out-of-pocket max,
everything is 100%
covered. This protects
you from a major financial
crisis should unexpected
health care needs arise.

Five ways an HSA can help you save for your future

- 1 Money is not taxed.** Money goes into your HSA without paying state or federal taxes. That brings down your taxable income and saves you as much as 28 to 40 percent on medical expenses, depending on your tax bracket¹.
- 2 No “use it or lose it” rule.** Money in your HSA belongs to you, even if you change jobs or health plans, or retire.
- 3 Invest and grow your money.** Your money can earn interest tax-free, from day one. When your Base Balance reaches \$1,000, you can activate your self-directed account to invest in more than 30 investment options through Charles Schwab.
- 4 More flexibility and choice.** You can use your HSA dollars for certain health care expenses² beyond what your plan covers, allowing you to purchase these services tax-free even if they aren’t covered.
- 5 Even out medical expense highs and lows.** Since you manage your funds, you can save HSA money when you’re healthy so it’s ready when you need it.

¹ Depends upon your federal tax bracket

² Refer to the Further.com HSA page for a list of HSA-eligible services and products

Heads up!

You can’t use your HSA for these:

- Health insurance monthly premiums
- Expenses that aren’t related to medical treatment or care as defined by the IRS

All systems go!

Use your HSA for these:

- Medical expenses that your plan may not cover: Out-of-pocket expenses until you reach your deductible
- Copayments, coinsurance and prescription drugs
- Dental and vision care expenses not covered by your health plan ²
- Long term care premiums

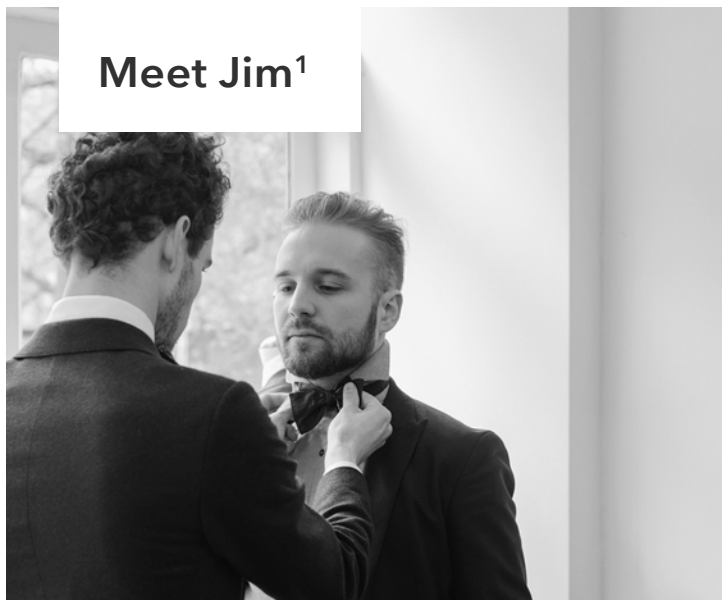
NOTE: Save all your receipts to validate expenses in the event of an IRS audit.

The total amount you can put in an HSA tax-free:

	2018 limits	2019 limits
Single	\$3,450	\$3,500
Family	\$6,900	\$7,000
Catch Up (age 55+)	\$1,000	\$1,000



Meet Jim¹



His annual salary:	\$58,000
His annual HSA contribution:	\$2,600
His taxable income after HSA contribution:	\$55,400
His estimated tax rate²:	25%
His estimated tax savings:	\$650

When Jim incurs a \$650 health care bill, it actually costs him nothing when factoring in the tax savings.



Select an HSA eligible plan at enrollment

- When your health plan renews, you or your employer will open an account.
- Further will send your Further Visa[®] Debit Card and Spending Account I.D. number by mail.³
- Use your SA I.D. number to set up your online access.
- Download the Further secure app or use the website to view and manage your account.

We're here for you

If you can't find the answers you're looking for online, give us a call. You can talk with one of our specially trained HSA customer service representatives.



1-800-859-2144

7 a.m. to 8 p.m. CST, Monday-Friday



hellofurther.com

¹ Hypothetical example for illustration purposes only.

² Assumes Jim pays 25% of his income in State and Federal taxes.

³ The Further Visa Debit Card is issued by The Bancorp Bank, pursuant to a license from Visa U.S.A. Inc. and can be used for qualified expenses wherever Visa debit cards are accepted.