

# 4 Reasons to Contribute to Your HSA

The Health Savings Account (HSA) that comes with your HSA-eligible high deductible health plan can be a powerful savings tool—but only if you're putting money into it! Here's why you should be contributing to your HSA:

## 1. HSA funds are yours forever

The money you put into your HSA never expires—even if you change jobs or retire.

## 2. Grow your financial safety net

Building your HSA balance means you can more easily manage your healthcare costs—especially those unexpected expenses.

## 3. Save on healthcare expenses

You can put money into your HSA, use it to pay for IRS-qualified medical expenses, and gain interest on it — all tax-free.

## 4. Invest your HSA funds\*

HSA balances of \$1,000 or more can be invested—just like a 401(k). Plus, you can still access the HSA funds you've invested at any time, meaning your money is always there if you need it.

### Small steps make a big difference!

Can't contribute much to your HSA this year? That's ok! The key is to start small, but start now. Small deposits to your HSA can really go a long way in helping you build a financial safety net for retirement—especially if you make them regularly.



Now, what are you waiting for? Maximize your HSA by contributing today at [myaccounts.hsabank.com](https://myaccounts.hsabank.com) or on the mobile app.



### Need help?

Please call the number on the back of your HSA Bank debit card or visit us at [www.hsabank.com](https://www.hsabank.com)

\*Investment accounts are not FDIC insured and they are not bank guaranteed. Investment accounts are not a deposit account, or an obligation of HSA Bank, and they may lose value. They are not guaranteed by any federal government agency.