



CONSUMER DIRECTED  
**HealthSelect**<sup>™</sup>

## Building a **Healthy** Health Savings Account (HSA)

Saving money isn't easy. But one of the greatest things saving can buy is peace of mind. When you have money in your HSA, you have comfort for a healthy future. You're better prepared for expected and unexpected medical expenses.

### Two HSA Savings Tips:

- 1 Don't worry if you have early expenses.** It isn't easy to pay out of your pocket, especially if it's a big bill. Remember that as you continue to save money in your HSA, you can take money out to reimburse yourself for health care expenses you accrued after you opened your HSA. Or, you might decide to not withdraw money and let it grow. It's your choice.
- 2 Set a savings goal.** When deciding on a goal, you might want to save the amount you spent last year in health care expenses. Another possibility is to use your deductible amount as a savings goal. Even setting small goals makes a big difference in your savings.

### Use Your HSA Wisely

- **Open your account early**  
Be prepared for expenses early in the year
- **Set a savings goal**  
Choose an amount that works for you
- **Make regular deposits**  
Grow your account



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Mail: Section 1557 Coordinator, Employees Retirement System of Texas, P.O. Box 13207, Austin, Texas 78711  
Fax: 512-867-3480  
Email: 1557coordinator@ers.state.tx.us  
For more information, visit: <http://www.ers.texas.gov>

You can also file a civil rights complaint with the U.S. Department of Health and Human Services online, by mail or by phone at:

Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>  
Complaint forms are available at: <http://www.hhs.gov/ocr/office/file/index.html>  
Mail: U.S. Department of Health and Human Services, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, D.C. 20201  
Phone: 1-800-368-1019, 800-537-7697 (TDD)

ERS provides language assistance at no cost to you. For help, please call the ERS main number.

ERS 會為您免費提供語言協助。如需協助，請撥打 ERS 總機號碼。

L'ERS vous offre une aide linguistique gratuite. Pour obtenir de l'aide, veuillez composer le numéro principal de l'ERS.

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ERS आपको बनिा किसी लागत के भाषा सहायता प्रदान करता है। मदद के लिए, कृपया ERS के मुख्य नंबर पर कॉल करें।

ERSは無料で言語補助を提供しています。補助が必要な場合は、ERSの主番号にお電話ください。

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ERS ໃຫ້ ການຊ່ວຍເຫຼືອ ສູດ ການພາສາໂດຍທຳ ມາດ ບໍ່ ຈ່າຍ ຄ່າ. ເພື່ອ ຄຳ ຈື່ ຄວາມຊ່ວຍເຫຼືອ, ກະລຸນາ ໂທຫາ ຕໍ່ ທ່ານ ອົງການໃຫຍ່ ຂອງ ERS.

Пенсионный фонд ERS предоставляет услуги переводчиков бесплатно. Для получения услуг звоните по основному номеру ERS.

ERS proporciona asistencia de idioma sin costo para usted. Para obtener ayuda, llame al número principal de ERS.

Nagbibigay ang ERS ng libreng tulong sa wika. Upang makatanggap ng tulong, pakitawagan ang pangunahing numero ng ERS.

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