



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:

- 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.
- 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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If you need these services, call: 1-877-275-4377, TDD: 711.

If you believe that ERS has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance by mail, fax or email:

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.

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

ERS તમને કોઇપણ ખર્ચ ભાષા સહાય પૂરી પાડે છે. મદદ માટે, ERS મુખ્ય નંબર પર ફોન કરો.

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。

ERS ໃຫ ້ການຊ່ວຍເຫຼື ອດ ້ ານພາສາໂດຍທີ່ທ່ານບໍ່ເສຍ ຄ່າ. ເພື່ອຂໍຄວາມຊ່ວຍເຫຼື ອ, ກະລຸນາໂທຫາເບີ ຫຼ້ ອງການໃຫຍ່ຂອງ ERS.

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

ERS ددم ہے اترک مہارف ددم یک نابز سیم تف وک پآ ERS ہے اترک لاک رپ ربمن ل صا ےک ERS ہے کی ک

ERS 會為您免費提供語言協助。如需協助,請撥打 ERS 總機號碼。

Die Sprachassistenzdienste von ERS stehen Ihnen kostenlos zur Verfügung. Um Hilfe zu erhalten, wählen Sie bitte die ERS-Hauptnummer.

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

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

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

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ERS cung cấp hỗ trợ ngôn ngữ miễn phí cho quý vị. Để được trợ giúp, vui lòng gọi số chính của ERS.