



## 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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