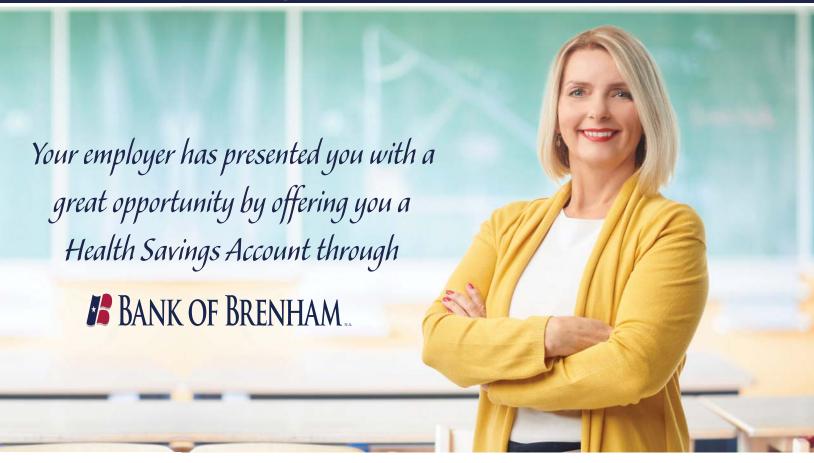
## Health Savings Account



## What is a Health Savings Account?

A Health Savings Account, or HSA, is a tax-advantaged account that works together with HSA compatible Health Care plans. Funds within the account may be used to pay for current or future eligible medical expenses.

## What are the advantages of a HSA?

- Funds Roll Over Annually
   Your unused funds will roll over year to year.
- Tax Advantage\*
   Contributions can be made pre-tax or post-tax, distributions for eligible expenses are tax-free and earnings grow tax-deferred.
- The Account Is Yours, You're In Charge

  Even if your HSA coverage ends, you can still use your HSA funds tax-free for eligible medical expenses. You choose when you want to use your HSA or pay out-of-pocket.

## **Manage Your HSA Account**

Once enrolled, you will receive 24/7 access to your HSA account balance and transaction history. You can also set up online access at BankBoB.com to perform all of your regular banking tasks just by logging in.

