



# First birthdays to bucket list adventures

**An HSA helps you save smarter through all stages of life**

A health savings account (HSA) allows you to save money for qualified medical expenses that you're expecting, such as contact lenses or monthly prescriptions, as well as unexpected ones – this year and for any future needs. It's a win-win for saving on health costs today, tomorrow, and even through retirement.

Check out these highlights:



### Call dibs on your money

It's all yours until you spend it – even deposits made by others, like an employer or family member. You keep it, even if you change jobs, health plans or retire.



### Save, earn and spend income tax-free (legally)

Yes, that's right. You generally won't pay income taxes on your HSA funds. HSAs put more money in your pocket with income tax-free:

- Contributions to your account (up to the annual limit)
- Interest and potential investment earnings
- Funds used for qualified medical expenses

## Save on out-of-pocket costs head to toe

Your HSA covers you and your family for a wide variety of qualified products and services like:

- Dental care, including extractions and braces
- Eye exams, glasses and contacts
- LASIK surgery
- Prescription medications
- Foot treatment
- Chiropractic services
- Ultrasounds
- Doctor's office visits and procedures



Go to [optumfinancial.com/qualifiedexpenses](https://optumfinancial.com/qualifiedexpenses) to see more eligible expenses.



## Save for everything from X-rays to catching rays

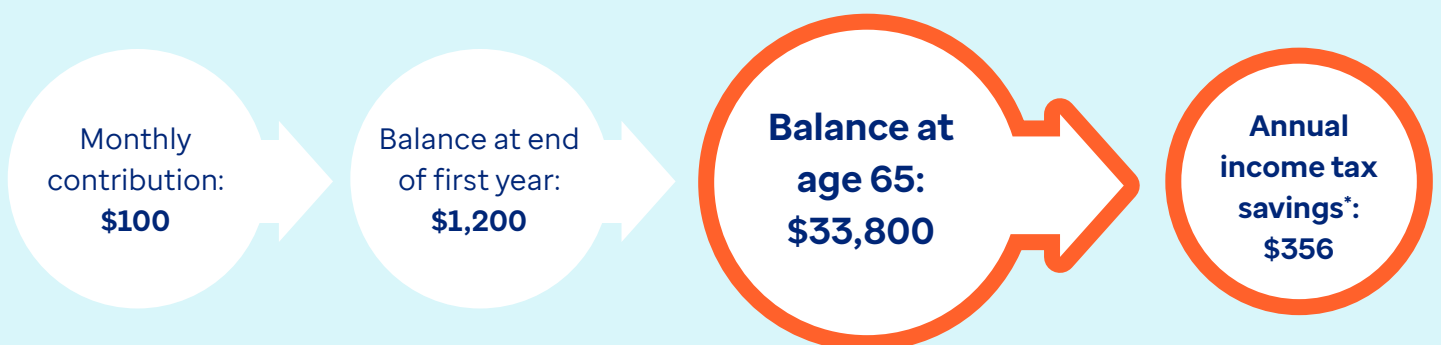
Your HSA rolls over from year to year, so you can continue to grow your savings and use it in the future – even into retirement on a beach.

There are contribution limits, set by the IRS and adjusted annually. These limits are:

- \$3,650 for individual coverage in 2022; \$3,850 in 2023
- \$7,300 for family coverage in 2022; \$7,750 in 2023
- \$1,000 extra if you're 55 or older, also known as catch-up contributions

## See how Jake is supersizing his nest egg

Let's meet Jake. He's 27 and considers himself fairly healthy. When he started his new job, he decided to open an HSA and contribute \$100 per month. Because he hasn't had many medical expenses, he decided not to touch the balance during his first year. Once he turns 40, he begins using \$500 each year after that to cover his health costs. Here's how Jake's balance grows:



Use the HSA contribution calculator on [optumfinancial.com](https://www.optumfinancial.com) to help determine your contributions and see how much you can save on taxes.



### Ready to enroll?

Enrolling in an HSA is quick and easy because it's built into your employer's benefits enrollment. Check your employer's enrollment materials for more information on how to sign up.



Scan the QR code, or go to **[optumfinancial.com/HSAvideo](https://optumfinancial.com/HSAvideo)**, to see how you can save.



**Go to [optumfinancial.com](https://optumfinancial.com) to learn more.**

**Investments are not FDIC insured, are not bank issued or guaranteed by Optum Financial or its subsidiaries, including Optum Bank, and are subject to risk including fluctuations in value and the possible loss of the principal amount invested.**



\*Assuming 22% federal income tax and 7.65% FICA. Results and amount will vary depending on your particular circumstances.

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