

A woman with long dark hair and glasses, wearing a white long-sleeved top, is smiling and shaking hands with a man in a dark suit. They are in an office setting with a desk and papers visible. The woman is holding a pen over a document on the desk.

HSA basics: Enrollment presentation

It's your money –
save it smarter in your
BenefitWallet® HSA

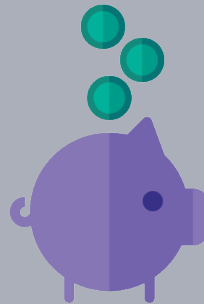
What is a Health Savings Account?



A special bank account for your health care expenses



SAVE



PAY



Doctor
office
visits

Specialty
health
care
services

Dental

Vision

Medication

You can use it to save, spend and invest

1

Save

Build your health care safety net with tax free money

2

Spend

Pay for a broad range of eligible medical expenses using pretax dollars

3

Invest

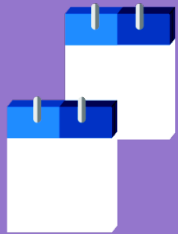
Invest in your HSA and save for retirement medical expenses

Key benefits of your HSA



Always tax free

Money in, money out, investment gains



Use any time, now or in retirement

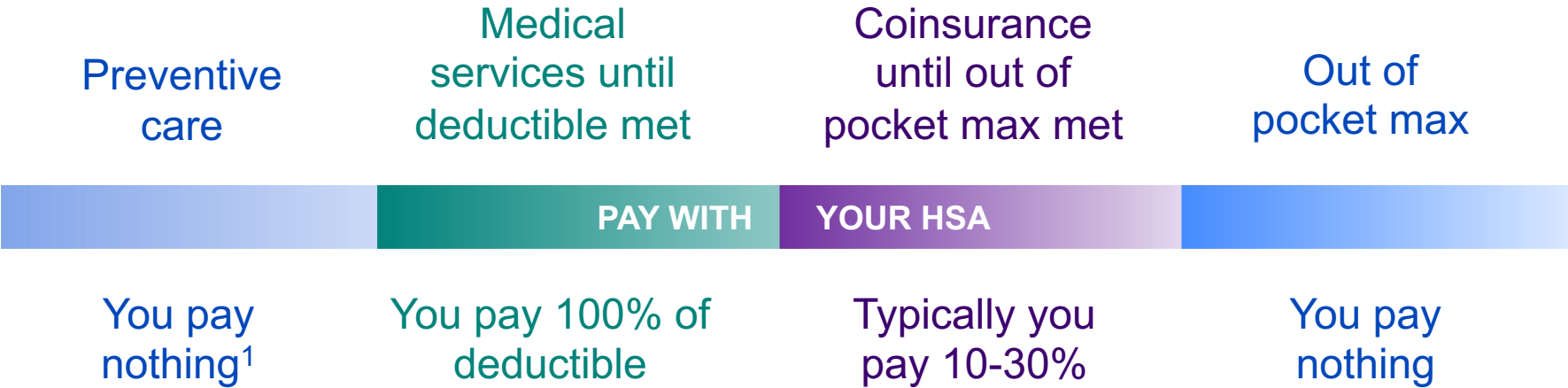
You own the account and funds never expire



Invest your balance

Once your HSA reaches \$1,000

How your HSA works with your health plan



¹ Check with your employer or health plan for exact details of annual services that are covered at no cost.

Save on health care today and know what qualifies

Doctor's visits

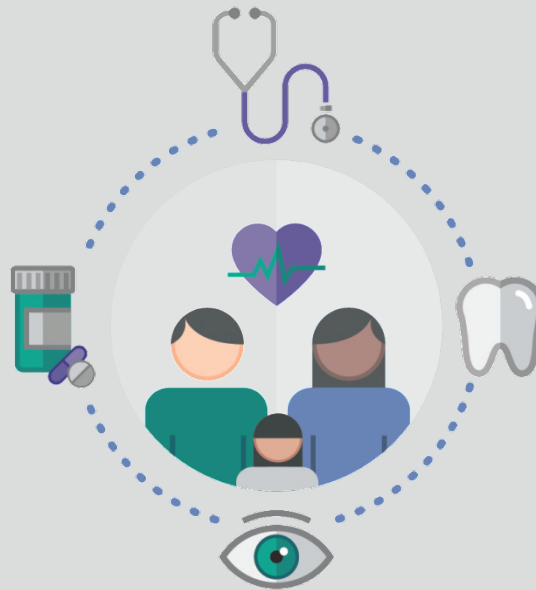
Lab tests

Prescriptions and
OTC medications

Hospital costs

Dental care

Learn more at mybenefitwallet.com



Orthodontia

Eye exams,
glasses and
contacts

Acupuncture

Chiropractic care

Give yourself a health care discount



\$85



\$65



\$150



\$100

No HSA

Save up to 35% or more with your HSA



~~\$85~~

\$55



~~\$65~~

\$42



~~\$150~~

\$98



~~\$100~~

\$65

With HSA



Next steps

HSA eligibility requirements

To qualify for an HSA you must meet the following eligibility requirements. Talk with your HR team if you aren't sure you qualify or review IRS publication 969 for complete requirements.

- ✓ Covered by your employer's high deductible health plan that's HSA-eligible
- ✓ Have no other health coverage
- ✓ Aren't enrolled in Medicare
- ✓ Cannot be claimed as a dependent on someone else's tax return

View IRS Publication 969: <https://www.irs.gov/publications/p969>

Evaluate plan options: Individual coverage

Customize this slide for your company; it can also be eliminated.

<name of plan>
Traditional PPO
annual premium:
\$1,800/year

vs.

<name of plan>
HSA-qualified plan
annual premium:
\$768/year

Add the
difference in
plans to your
HSA

<Employer>
contribution

HSA balance
with no change
to take-home
pay

\$1,032 + \$400 = \$1,432*

***Use your HSA balance to offset the deductible in your HSA-qualified plan**

Evaluate plan options: Family coverage

Customize this slide for your company; it can also be eliminated.

<name of plan>
Traditional PPO
annual premium:
\$7,140/year

vs.

<name of plan>
HSA-qualified plan
annual premium:
\$3,384/year

Add the
difference in
plans to your
HSA

<Employer>
contribution

HSA balance
with no change
to take-home
pay

\$3,756 + \$800 = \$4,556*

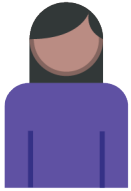
***Use your HSA balance to offset the deductible in your HSA-qualified plan**

Enroll in and open your HSA

Follow these instructions to enroll in your HSA-qualified health plan

- 1 Review plan options at <URL>.
- 2 Elect to open your HSA.
- 3 Set up automatic payroll deductions to fund your account.

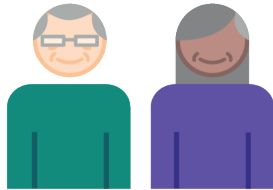
Fund your account – 2022 IRS contribution limits



\$3,650
Single
coverage



\$7,300
Family
coverage



Plus, an extra \$1,000
if you are age 55 or older



Potential funding sources for your HSA

1. Payroll deductions
2. Online transfers from your bank account
3. One-time IRA rollover
4. Better budgeting: spend less on takeout or make your own coffee!
5. Transfer from another HSA (not subject to annual limit)

Register on the member portal; download the mobile app

The screenshot shows the BenefitWallet member portal interface. At the top, the user is identified as JULIA. The main navigation includes Home, My Account(s), My Money, Resource Center, and Contact Us. The HSA account summary shows a Total Value of \$34,022.19, with \$1,500.74 Available and \$32,521.45 in Investments. There are also tabs for HRA (\$2,000.00), FSA (\$994.00), and DCFSA (\$1,978.00). Below this, there are action buttons: Make an HSA Contribution, Reimburse Myself, Pay a Provider, Direct Deposit Information, Investments, Most Recent Statement, and Beneficiaries. The 'My Contributions' section shows a bar chart for 2020 with a \$3,550 Individual Coverage Limit and a \$7,100 Family Coverage Limit. The 'My Balance' section shows a line graph for February 2020 with a balance of \$3,000. A notification banner prompts the user to update their email and other personal information.

Member Portal

Register and visit the site at mybenefitwallet.com

The screenshot shows the BenefitWallet mobile app interface. The top section is titled 'ACCOUNTS' and displays the Health Savings Account (HSA) balance of \$5,009.98 Available. Below this, there are sections for 'INVESTMENT' (Total* \$5,009.98) and 'OPEN' (XXXXXXXXXX0648). The 'ACTIONS' section includes three icons: PAY A PROVIDER, REIMBURSE MYSELF, and MAKE CONTRIBUTION. The 'RECENT ACTIVITY' section shows a list of transactions: 30 APR Interest Posted Through 04/30... \$4.10 and 31 MAR Interest Posted Through 03/31... \$4.24.

Mobile App

Available for iOS and Android



Get started today!



Set up

regular payroll or
online contributions



Create

your BenefitWallet
User ID and Password
at mybenefitwallet.com



Activate

your HSA debit card



Learn

more about HSAs at
mybenefitwallet.com

BenefitWallet®

