



## BENEFITS OF AN HSA

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An HSA is a tax-sheltered savings account for medical expenses that works with a high-deductible insurance policy.

- Deposits are 100% tax-deductible.
- Individuals can save up to 100% of their deductible in the savings account.
- Individuals can pay for most medical expenses with tax-free dollars.
- Unused money stays in the account and grows interest on a tax-favored basis to supplement retirement—just like an IRA.