

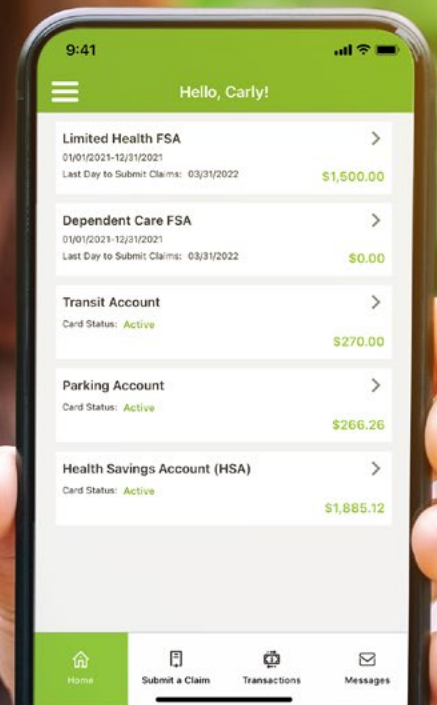
Simply HSA



EBC Mobile



Download Now



Participants

Save money with a *Health Savings Account (HSA)*!

Use tax-free dollars to pay for eligible medical, dental, and vision expenses.

Pre-Tax Power!

SimplyHSA saves you approximately 30%* on your eligible expenses, meaning a \$1,000 eligible expense costs you about \$700. You get these savings because the contributions you make to a health savings account are exempt from Federal, State, and FICA payroll taxes.



Savvy spending on eligible expenses.

When you enroll in a [health savings account \(HSA\)](#), you deposit pre-tax funds into the HSA via payroll deduction and then use the money to cover your eligible expenses—tax free! Our technology makes it easy to access your funds. You can:

- Download EBC Mobile (our mobile app available in [App Store](#) and [Google Play](#)) to view your HSA balance and track your transactions.
- Use your Benefits Card to pay for eligible expenses at the register or to make an online payment.
- Pay for your [eligible expenses](#) with your preferred method of payment and then pay yourself from your HSA online account.

*These tax examples are broad approximations of tax liability. Your specific savings depend on your tax bracket. You should consult a tax advisor for help with your own situation. Current IRS tax laws control all health savings account matters and are subject to change.

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How does it work?



How *Pre-Tax Savings* Work

With a \$100 payment or contribution to a pre-tax account, the employee's paycheck is only \$70 less because they saved \$30 on taxes.



Income



Pre-Tax Payment/
Contribution



Taxes*



Paycheck



After Eligible
Expense

Payroll

\$1,000

- \$300
(\$1,000 taxable)

\$700

\$100 out of your paycheck = \$600

**Payroll with
Pre-Tax Benefit**

\$1,000

- \$100

- \$270
(\$900 taxable)

\$630

**\$100 from your Pre-tax
Payment/Contribution = \$630**

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Earn Interest, Tax-Free!

The interest on HSA funds grows on a tax-free basis. And, unlike most savings around, interest earned on an HSA is not considered taxable income when the funds are used for eligible medical expenses.

Pay no taxes on investment returns.

An HSA is a powerful investment vehicle and can be a smart addition to your retirement strategy. Once your HSA cash account balance reaches the minimum amount required by the custodian, you can transfer funds to an HSA investment account. Whether you are new to investing and are looking for a guided experience or are a seasoned investor looking to research and trade stocks and ETFs, you will have the tools available to build wealth and save for retirement.

HSA money is yours to keep!

Unlike a flexible spending account (FSA), unused money in your HSA isn't forfeited at the end of the year; it continues to grow, tax-deferred. And your HSA is portable, so it moves with you if you change employment. Your HSA belongs to you, not your employer, just like your personal checking account.

How much should I contribute?

Look at examples of HSA eligible expenses at www.ebcflex.com/EligibleExpenses, estimate what you'll spend on these expenses in the coming year, and think about saving for your future. Examples of HSA eligible expenses include health plan co-pays, deductibles, co-insurance, vision, dental care, and certain medical supplies are covered. The IRS provides specific guidance regarding eligible expenses in IRS Publication 502.

Where to Shop

Looking for tips on where to spend your HSA dollars?

Visit www.ebcflex.com/Wheretoshop



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