SAMPLE HSA SCENARIO SAVINGS*

See how you can save based on the following actual plan designs:

HSA-QUALIFIED PLAN:

Deductible: $4,000
Co-insurance: 90%
Max OOP: $8,000
Copay: none required

TRADITIONAL HEALTH PLAN:

Deductible: $400
Co-insurance: 85%
Max OOP: $4,000
Copay: $25

SHOPPER

35 office visits & $10,000 in claims

28% savings

HSA-QUALIFIED PLAN	TRADITIONAL HEALTH PLAN
annual premium $1,476	annual premium $4,692
OUT-of-POCKET $4,600	OUT-of-POCKET $1,840
Sub TOTAL $6,076	Sub TOTAL $6,532
TAX SAVINGS[2] ($1,380)	TAX SAVINGS[2] ($0)
TOTAL COST $4,696	TOTAL COST $6,532

SURVIVOR

30 office visits & $40,000 in claims

22% savings

HSA-QUALIFIED PLAN	TRADITIONAL HEALTH PLAN
annual premium $1,476	annual premium $4,692
OUT-of-POCKET $7,600	OUT-of-POCKET $4,000
Sub TOTAL $9,076	Sub TOTAL $8,692
TAX SAVINGS[2] ($2,280)	TAX SAVINGS[2] ($0)
TOTAL COST $6,796	TOTAL COST $8,692

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*Individual results may vary

SAVER

05 office visits & $1,450 in claims

53% savings

HSA-QUALIFIED PLAN	TRADITIONAL HEALTH PLAN
annual premium $1,476	annual premium $4,692
OUT-of-POCKET $1,450	OUT-of-POCKET $558
Sub TOTAL $2,926	Sub TOTAL $5,250
TAX SAVINGS[2] ($435)	TAX SAVINGS[2] ($0)
TOTAL COST $2,491	TOTAL COST $5,250

MINIMALIST

01 office visits & $285 in claims

66% savings

HSA-QUALIFIED PLAN	TRADITIONAL HEALTH PLAN
annual premium $1,476	annual premium $4,692
OUT-of-POCKET $285	OUT-of-POCKET $285
Sub TOTAL $1,761	Sub TOTAL $4,977
TAX SAVINGS[2] ($86)	TAX SAVINGS[2] ($0)
TOTAL COST $1,676	TOTAL COST $4,977

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But wait, there's *more!*

The more you contribute to your HSA the more you save on taxes.

HSA contribution limits:	2014	2015
Individual limit:	$3,300	$3,350
Family limit:	$6,550	$6,650

At age 55, an additional $1,000 contribution is allowed annually.

[1] HSAs are never taxed at a federal level when used for qualified medical expenses. Most states also recognize HSAs as tax-free, with few exceptions. Consult a tax advisor regarding your state's specific laws.

[2] Savings based on a 30% income tax rate. Resultsmay vary depending on your individual income tax rate