

The less you pay for
healthcare, the better you feel.

A *WageWorks®* **Health Savings Account (HSA)** is like a savings account for your healthcare, but better. It's a tax-free way to save for future healthcare expenses, plus it eases the burden of your rising healthcare costs right now.



Here's why it's so good for you.

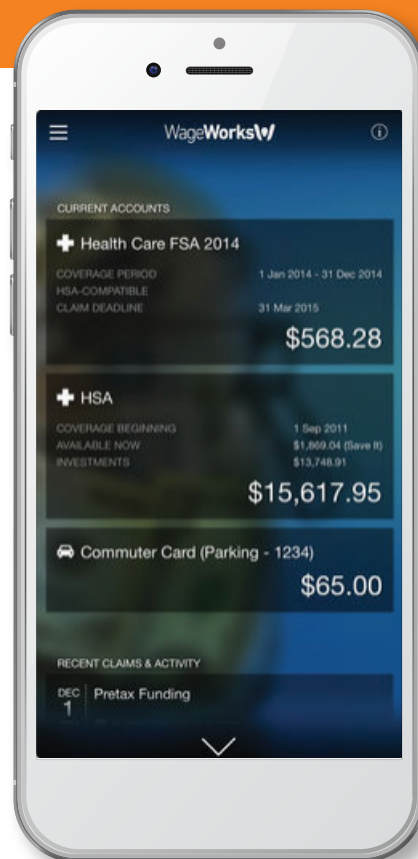
- You can use tax-free money to pay for eligible out-of-pocket healthcare expenses
- It makes it easy to save something extra for tomorrow's healthcare needs—again, tax free
- You'll pay fewer taxes this year, and in retirement, since earnings on your HSA investments are tax free
- You can earn money while *saving* money, with no "use it or lose it" risk

Health Savings Account

How much would you like to save?

Simply decide how much you want to contribute to your account and funds will be withdrawn from your paycheck before you pay taxes on them.

- You can then use your HSA to pay for everyday eligible healthcare expenses and any leftover balance helps build your healthcare nest egg
- Once you have \$1,000 in your account, you can even invest your HSA balance without paying taxes on your gains
- The money in your account is yours to keep even if you change jobs, switch healthcare plans or retire
- Unused funds always roll over from year to year



How about thousands every year?

The more you save, the less you pay in taxes. And with a variety of payment and reimbursement options, your WageWorks HSA is remarkably easy to use—helping you pay for eligible healthcare products and services for you, your spouse and your family.

Checking your balances and managing your account is simple, too. Just download the *EZ Receipts*® mobile app by WageWorks and access your account from anywhere.

The time is now. Or whenever Open Enrollment begins.

Sign up during your Open Enrollment period, or contact your benefits manager for more information.

See how your savings add up with the WageWorks calculator:
wageworks.com/myhsa

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WageWorks
everyone benefits®