

H.S.A. Health Savings Account

Health Insurance

Major Medical:

- High Deductible Plan Required

Comprehensive Coverage:

- Doctor Visits
- Hospital
- Outpatient
- Prescriptions / Rx
- Surgical
- Free Preventative Care (Included upfront)

Health Savings Account

Tax-Deductible Contributions (\$3,050 / \$6,150/yr)

Tax-Deferred Growth

Tax-Free Distributions for Qualified Expenses
(Refer to IRS Publication 502)

2011 Limits
Refer to Publication 969

Medical
(help pay for deductible)

Other
Medical
not covered
by plan

Dental

Vision

Treat Like
an IRA
at age 65

Long-Term
Care /
Medicare

The HSA is a two-component plan: (1) a high deductible, major medical, comprehensive health insurance plan with top rated companies; and (2) a Health Savings Account, the most tax-advantaged savings vehicle available which lowers your premiums, lowers your out-of-pocket exposure, and increases your tax deductions.

Non-qualified expenses subject to 20% penalty.