

# Are you saving for medical expenses?

You can't always predict your medical expenses, but you can save for them. **Health Savings Accounts (HSAs)** allow you to set aside money before tax to help pay for eligible medical expenses.

You can select the amount to take pre-tax from your paycheck and use that money for eligible costs throughout the year.

Plus, your contributions have the potential to build each year with no "use or lose" rule. You own your account, so if you leave your current employer, you can take it wherever you go. In addition, the money in your account may earn interest, and you can choose to invest it in various options once your account reaches \$2,500.



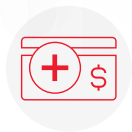
## Choose Your Amount

Determine how much money to set aside each year.



## Reduce Taxable Income

Potentially increase the amount you take home from your paycheck.



## Multiple Filing Options

Pay with a Benefits Debit Card or submit your claim online or via our mobile app.



## Save Smart

View eligible expenses at [americanfidelity.com/eligible-expenses](https://www.americanfidelity.com/eligible-expenses)

### HSA and HDHPs

To contribute to an HSA, you must be enrolled in a qualified High Deductible Health Plan (HDHP). You can use the money in your HSA to help with your deductible, pay insurance premiums, or get reimbursed for various eligible medical expenses.

*HSA contributions are not subject to federal and most states' income tax.  
State income tax may apply in California and New Jersey.  
Please consult a tax advisor for your state's specific rules.*

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**Want to know more about  
health savings accounts?**

Learn more at [americanfidelity.com/hsa](https://americanfidelity.com/hsa)