

# H.S.A. Health Savings Account

Updated Feb 2009

**Health Insurance**

Major Medical:

- High Deductible Plan Required
- Ind \$1150-\$5800\* / Fam \$2300-\$11,600\*
- \$3 - \$8 Million Lifetime Maximum

Comprehensive Coverage:

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

**Health Savings Account**

Tax-Deductible Contributions (up to \$5,950\*/yr)

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Tax-Deferred Growth at 1% or Higher

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Tax-Free Distributions for Qualified Expenses:

\*Indexed annually for inflation  
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 10% penalty.