



# HSA ADVANTAGE™ ACCOUNT

..... *Your tomorrow, today*

# Your HSA Advantage™ Account

## Contribute Tax-Free Money

Save tax-free money directly from your pay. It's easy, and it's the simplest way to maximize your savings. Your money is tax-free when you put it in a health savings account and when you take it out to pay for eligible healthcare expenses. Your money stays with you, even if you change employers or stop working.



## Spend Tax-Free Money

Spend your tax-free dollars for eligible medical, pharmacy, dental and vision expenses not covered by your insurance plan. Now, over-the-counter medications no longer require a prescription and menstrual care products are eligible expenses. After-tax dollars only offer 60-75% of the spending power you earned; tax-free gives you 100%. Pay for current healthcare expenses or save your money for the future and watch it grow.

## Retire With Tax-Free Money

Start saving now to make sure you can cover your medical expenses later. Any dollars you don't spend for healthcare now can be invested to maximize your long-term savings. Interest and earnings are also tax-free when used for eligible healthcare expenses.

**Use it now or use it later – it stays tax-free when used**

**Tax-Free Contributions**

**Tax-Free Interest & Earnings**

**Tax-Free Payments**  
For Qualified Expenses



## The Chard Snyder Mobile App

### Features

- View account balances and transactions
- Request reimbursements
- Scan products for eligibility  
*(Plan restrictions may apply)*
- View investment summary

Download from the App Store or Google Play



## Am I Eligible?

**If all of the following statements are true, you are eligible to contribute to an HSA Advantage account:**

I participate in an eligible High Deductible Health Plan (HDHP).

I am not participating in another health plan (spousal plan, individual policy) that is not an eligible High Deductible Health Plan.

My spouse is not in a healthcare plan that provides me with benefits before I have met the IRS annual minimum deductible. (Includes any Health Reimbursement Arrangement.)

There is a \$0 balance in both my and/or my spouse's full healthcare Flexible Spending Accounts during a Grace Period and the plan year is over.

I do not receive Medicare benefits of any kind.

I have not received healthcare benefits (other than dental, vision, preventive or for a service-connected disability) from the Veterans Administration (TRICARE) within the last three months (including prescriptions).

**For a full list of eligible items and services, check out our website**

[www.chard-snyder.com](http://www.chard-snyder.com)

# Easy • Convenient • Savings

## Save Now



**Single Plan Contribution -  
\$3,000**

(\$250 per month)

**Annual Tax Savings  
\$1,129.50**

**Family Plan Contribution  
\$5,000**

(\$417 per month)

**Annual Tax Savings  
\$1,882.50**

Savings will vary based on your tax bracket.

## Invest Now



**Starting at Age 25**

**HSA Value at 65 = \$369,057**

**Starting at Age 35**

**HSA Value at 65 = \$158,976**

**Starting at Age 45**

**HSA Value at 65 = \$67,781**

**Starting at Age 55**

**HSA Value at 65 = \$22,492**

Calculations above assume you leave \$1,500 unspent in your account each year until you retire. Unspent money is added to the previous year's balance and earns 7% interest compounded daily on your balance, your investments and the interest they earned. You left all earnings in the plan.

## What's eligible?

Copays, Coinsurance, Deductibles, Prescriptions, Diagnostic Testing, COBRA Premiums



## Where?

Medical, Dental and Vision Offices, Clinics, Labs, Pharmacies, Hospitals

## Over-the-counter?

Gauze, Crutches, Joint Supports, Contact Lens Solution, Menstrual Care Products, Over-the-Counter Medications without prescription and More

## For Whom?

Dependents claimed on your tax return:

Yourself, Spouse, Children age 26 and under, Elders



## Sign Up for Email and Text Alerts

Log in to your Chard Snyder account any time to set up your preferences and profile

## Grow Your Money

When you choose to invest, the money deposited in your account is tax-free and so is the interest it earns. The sooner you begin saving, the more you will have available when you retire.

Once you have reached a certain balance and set up your investment account, money sweeps into your investments in \$100 increments. If a large expense comes up, money sweeps back out to cover it. You may choose from a variety of investments.



A small quarterly fee, calculated as a percentage of your total investments, will be charged to your account. The bank acts solely as custodian with any mutual funds being offered and sold through a registered broker-dealer by prospectus only. Past performance of investments is no indication or assurance of future performance. As with all investments, mutual funds involve risk. The investment return and principal value will fluctuate so that shares, when redeemed, may be worth more or less than their original cost. Read the prospectus carefully before you invest. Some funds have a redemption fee under certain circumstances. Mutual fund investments are not FDIC insured, and are not guaranteed by Chard Snyder or Healthcare Bank. The information contained in this publication is not, nor is it intended to be, legal or tax advice.



888.302.9805 [www.chard-snyder.com](http://www.chard-snyder.com)



# The Chard Snyder Benefit Card

Use your Chard Snyder Benefit Card for a simple way to pay - the money comes right out of your account.

Pay medical providers, pharmacies, labs and more. If you have an investment account, the card may be used for amounts up to your investment threshold.



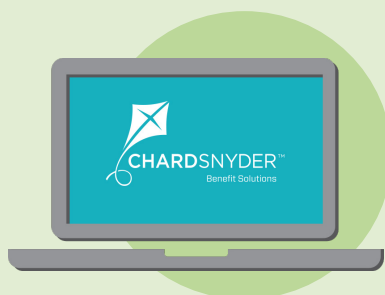
## Add a Beneficiary To Your HSA

Make sure to log in to your Chard Snyder account at [www.chard-snyder.com](http://www.chard-snyder.com) and add a beneficiary to your HSA Advantage™ account.

Naming your spouse, allows the money to be moved to an individual tax-free account for their own medical expenses, even without an eligible health insurance policy.

Your spouse, or the named beneficiary, may choose to close the HSA and take a taxable distribution.

## Tools & Resources



### Chard Snyder Website

Our website is loaded with information and tools to help you get the most out of your plan. Access your account by logging in at [www.chard-snyder.com](http://www.chard-snyder.com).

### Chard Snyder Mobile App

Our mobile app is simple to use and easy to get from Google Play or the App Store.

- View account balances and transactions
- Request reimbursements
- Scan products for eligibility (plan restrictions may apply)
- View investment summary



### Customer Service

Contact us through Live Chat from the Chard Snyder website or send us an email for quick, convenient, personal service.

[askpenny@chard-snyder.com](mailto:askpenny@chard-snyder.com)



888.302.9805 [www.chard-snyder.com](http://www.chard-snyder.com)

