

## HSA Advantages from MESSA

MESSA ABC plans are packaged with an all-in-one account management solution from MESSA’s HSA partner, HealthEquity. MESSA members pay no monthly fees for their HealthEquity account. HealthEquity provides powerful tools to minimize HSA paperwork and hassles, and simplify HSA management for members.

<p><b>With a HealthEquity HSA, members can . . .</b></p>	<p><b>This helps members . . .</b></p>
<p>Set aside pre-tax money* in their HSA to pay for eligible health care expenses                      *Employees can set aside pre-tax dollars by using their employer’s Section 125 Plan.</p>	<p><i>Pay for out-of-pocket expenses and items not covered by MESSA’s ABC plan, including vision and dental copayments</i> Save on taxes, because HSA account holders don’t pay taxes on:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Money deposited into the account</li> <li><input type="checkbox"/> Interest earned on the account</li> <li><input type="checkbox"/> Withdrawals for eligible expenses</li> </ul>
<p>Earn interest, and invest the money after their account reaches a minimum required balance (interest and investment earnings are also tax-free)</p>	<p><i>Grow their savings tax-free to cover future health care expenses</i></p>
<p>Bargain employer seed money</p>	<p><i>Fund the deductible and other eligible out-of-pocket costs – and/or grow their savings even more!</i></p>

<p>Carry over unused funds from year-to-year, and even into retirement</p>	<p><i>Build savings from year-to-year: There's no "use it or lose it" rule like an FSA</i></p>
<p>Keep their HSA funds even when they retire or change employers – HSAs are portable and the employee owns the account forever!</p>	<p><i>Build tax-free savings for future medical expenses – even into retirement</i></p>
<p>Easily manage their HSA account, pay providers for eligible medical claims, keep track of expenses, and make contributions</p>	<p><i>Stretch their dollars, build their savings, invest and save tax-free for future medical expenses</i></p>

**Your MESSA Field Representative Can Help**

For more information about MESSA ABC and the advantages of a HealthEquity HSA, contact your MESSA Field Representative at 800.292.4910.