



HEALTH SAVINGS ACCOUNTS

One of the healthiest things you can do with your money

Take control of your medical expenses with an HSA.

With medical costs increasing, you may be looking for ways to gain control over your expenses. A Health Savings Account (HSA) is a personal account you can contribute to and draw from to pay for many out-of-pocket medical costs like doctor visits, prescriptions, vision and dental care.

Who is eligible?

Individual HSAs are available to those who participate in a qualified high-deductible health plan (HDHP) for major medical expenses.

Opening an account

Contact one of our bankers who will assist you with the process. Since an HSA is an individual account, you may not hold it jointly with another person; however, we can issue a debit card or appoint a power of attorney. And though you hold the account individually, all eligible members of your family can benefit from it.

Making contributions

Contributions may be made annually up to IRS annual limits based on HDHP coverage. For annual contributions amounts, visit [irs.gov](https://www.irs.gov).

What are the advantages of an HSA?

Affordable health care

Pay less for an HDHP and use the premium savings to fund your HSA.

Control

Your money is in your hands. You can decide whether to save it or use it for medical expenses. You also choose which expenses to pay from the account.

Flexibility

HSA funds can be used for a wide range of health care related expenses not typically covered by other health care accounts. For a list of IRS-qualified medical expenses, visit [irs.gov](https://www.irs.gov).

Ownership

The money you save, stays. Your HSA is a lifetime account which is not tied to any one health plan or employer.



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