



Get more value from your healthcare dollars with a health savings account.

Enroll in a health savings account (HSA) and start saving today.

How does an HSA work?

An HSA is a personal savings account that allows you to set aside pre-tax dollars for current and future healthcare expenses for you and your dependents, even if they are not covered under your primary health plan. You are eligible to open an HSA if you are enrolled in an HSA-eligible high-deductible health plan.

You choose an annual election amount, up to \$3,600 for individuals and \$7,200 for families. The money is placed in your account via payroll deduction, online banking transfer, or a direct contribution. Once your account is funded, you can choose to use the money to pay for current healthcare expenses or keep the funds in your account and watch your savings grow.

If you are 55 or over, you have the option to contribute an additional \$1,000 annually.

Why should I enroll in an HSA?

High-deductible health plans typically have lower monthly premiums and greater out-of-pocket costs. An HSA helps ensure you have money set aside to pay for out-of-pocket healthcare expenses.

But an HSA is also a powerful investment vehicle and can be a smart addition to your retirement strategy. What makes an HSA such a great retirement investment tool? Simply put, money goes into an HSA tax-free, grows tax-free, and comes out tax free. That means you will never be taxed when you use HSA dollars for qualified medical expenses. No other investment account offers this benefit!

How much can you potentially save for retirement?

Annual Contribution Over 25 Years	Tax Savings*	Balance at Retirement
\$600	\$4,050	\$30,668
\$2,400	\$16,200	\$122,672
\$3,600	\$23,975	\$181,453
\$7,200	\$47,925	\$362,906



How do I use my HSA to pay for healthcare expenses?

You can use your Flex Facts Debit Card to pay your providers for eligible healthcare expenses, or pay with your personal funds and withdraw funds from your HSA to reimburse yourself for the expenses.

Qualifying expenses

What qualifies?

HSA funds can cover costs for:

- Copays, deductible payments, coinsurance
- Doctor office visits, exams, lab work, x-rays
- Hospital charges
- Prescription drugs
- Dental exams, x-rays, fillings, crowns, orthodontia
- Vision exams, frames, contact lenses, contact lens solution, laser vision correction
- Physical therapy
- Chiropractic care
- Medical supplies and first aid kits
- Over-the-counter medications
- COBRA premiums
- And much more...

What doesn't qualify?

Certain expenses are not eligible, for instance:

- Expenses incurred prior to opening your HSA
- Cosmetic procedures or surgery
- Dental products for general health
- Personal hygiene products

A comprehensive list of eligible expenses can be found at www.flexfacts.com.

Online & mobile access

Get instant access to your account with the **Flex Facts Participant Portal** and **Flex Facts Mobile App**.

- View your account balance and transaction history
- Submit and view claims
- Upload and store receipts
- Make contributions
- Invest HSA funds
- View important alerts and communications
- Sign up for direct deposit
- Sign up for text message alerts



Register for the **Flex Facts Participant Portal** at www.flexfacts.com



Download the **Flex Facts Mobile App** at the **App Store** or **Google Play**.

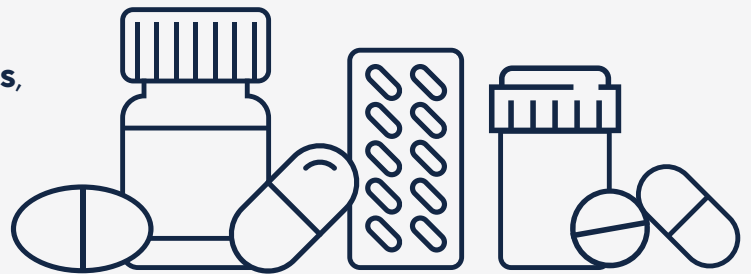
Helpful hints

- You must have funds in your HSA before you can spend them.
- You can change your election amount at any time during the plan year.
- You own the HSA, which means the money in the account is yours to keep and stays with you, even if you change medical plans or leave your employer.
- Remember, withdrawals for qualified healthcare expenses are never taxable.
- Be a savvy HSA consumer and ask about the cost of procedures and provider visits to ensure you are getting the best care at the best price.
- Save your receipts because the IRS may audit your HSA transactions.
- Unused funds roll over year to year and once your account balance reaches \$1,000 you have the option to invest your funds and accelerate your account savings.
- While your HSA funds are intended for healthcare expenses, once you reach 65 you have the option to use your account for any purpose, without penalty. You'll just owe income taxes on withdrawals for non-qualified expenses.
- The easiest way to manage your account is online at www.flexfacts.com or through the Flex Facts Mobile App.

*For illustrative purposes. Savings calculations are based on a federal tax rate of 22%, a state tax rate of 5%, & an average interest rate of 5%. Your tax situation may be different. Consult a tax advisor.

Now Eligible: Over-the-Counter Medicines

Now you can get the relief you need from **fully eligible over-the-counter (OTC) medicines**, with no prescription required. Use your funds to plan ahead with OTC medicine from pain relief to allergy and sinus, cold and flu and more!



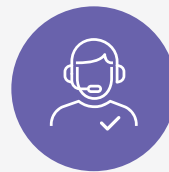
100% eligible OTC medicines: buy the essentials you need with no hassle



Shop with your HSA card or any major credit card



The largest selection of guaranteed HSA-eligible products



Questions? **Access 24/7 support** (call or chat)

\$20
OFF \$200+

One use per customer
Exp. 12/31/20

Want \$20 to spend on your health?

Visit **[HSAstore.com/FlexFactsOTC](https://www.HSAstore.com/FlexFactsOTC)**

and use code **FlexFactsOTC20** at checkout.

Employees enrolled in the High Deductible Medical Plan must complete this form each year.

Personal Information

Customer Identification Program (CIP)

Before your HSA account is opened, your information has to be confirmed, as required by the USA Patriot Act. *If your information did not pass the CIP review, we will contact you to request the documentation needed to confirm your identity.*

1. Please provide your full legal name **including your middle initial**. (Do not use a nickname or variations in spelling from your legal name).
2. Use your current residential address. **Do not use a P.O. Box or a non-U.S. address.**

Employer Name: _____

Full Name: _____
Last First M.I.

Address: _____
Street Address Apartment/Unit #

_____ *City State Zip*

Phone: _____ E-mail Address: _____

Social Security Number: _____ Birth Date: _____

Effective Date: _____ HDHP Coverage Tier (Single/ Family) : _____

Employee Contribution

I would like to contribute to my HSA account through payroll and authorize my employer to reduce my pay on a per pay basis, by dividing my employee annual contribution by number of remaining pays per plan year.

HSA Contributions Limits (2021)

Your annual employee contribution amount, combined with any employer contributions, cannot exceed the IRS stated maximums for the calendar year. The maximum contribution limits for 2021 are \$3,600/ Individual and \$7,200/ Family. Individuals age 55 and older can make additional catch-up contributions of up to \$1,000.

What is the total amount you would like to contribute to your HSA this plan year? \$_____ (This amount will be divided by the number of remaining pay periods per plan year)

Employee Authorization

By electing HSA benefits, I am certifying that I meet the requirements under Internal Revenue Code § 223 to be eligible to contribute to an HSA. I understand that:

- I must be covered by an IRS qualified HDHP to contribute to an HSA.
- I may not be claimed as a dependent on another individual's income tax return.
- I may not be covered by other medical coverage, including Medicare or my spouse's traditional medical Flexible Spending Account.
- HSA benefits cannot be elected in addition to health care flexible spending account reimbursements unless a Limited Purpose FSA option is available.
- It is my responsibility (1) to determine whether I am eligible to make contributions to my HSA, and (2) to determine whether contributions to this HSA have exceeded the applicable maximum annual contribution limit.

Employee Signature: _____ Date: _____



Free Mastercard ID Theft Protection™

Introducing FREE theft protection services

Flex Facts is pleased to offer its cardholders complimentary access to Mastercard's Identity Theft Protection Program with CSID®, an industry leader in identity protection and fraud detection, to help keep your information safe.

How does it work?

Mastercard provides its U.S. cardholders with services – at no extra cost – to help detect and resolve identity theft. Simply register your Flex Facts debit card and get immediate access to the following:

ID Theft Alerts

ID Theft Alerts scours the Internet and alerts you if it detects that your personal information is being bought or sold online.

Emergency Wallet Replacement

If your wallet plus all of your cards and documents are lost or stolen, experts are available to help you get replacements right away.

Expert Resolution Services

Should you become the victim of identity theft, experts guide you through what can be an overwhelming process, from filing an affidavit and canceling accounts to notifying the major credit reporting agencies.

How do I sign up for this free service?

To register, visit www.mastercard.us/idtheftprotection

Have more than one credit card?

When it comes to protecting your personal information, you can't put a price on peace of mind. Register all of your debit/ card cards at no additional cost.

This benefit program is portable. If you no longer participate in the FSA plan, you can still continue using this benefit.

These are summary descriptions only. Additional terms, conditions, and exclusions apply. Contact your issuing financial institution for complete coverage terms and conditions or call 1-800-MASTERCARD. Applicable to U.S. Cardholders only. CSID is a registered trademark of CSIdentity Corporation. Mastercard is a registered trademark, and Mastercard ID Theft Protection and the circles design are trademarks of Mastercard International Incorporated.

Questions?

Call us at 877-943-2287