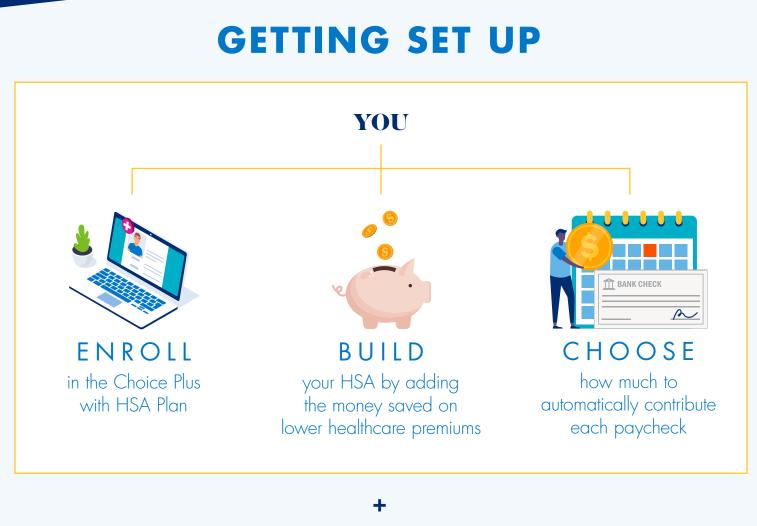
### MAKING THE MOST OF YOUR Health Savings Account (HSA)

Think of an HSA like a 401(k) plan for healthcare. It can be used to pay for healthcare costs today and for years to come. With unlimited rollover that never expires, HSAs allow you to continue to save for future medical expenses as long as you are enrolled in an HSA-eligible medical plan. It has 3x the tax advantages, with tax-free contributions, distributions and growth.





\*LCRA's contribution will be pro-rated based on benefits effective date.

# **USING YOUR HSA**

### Use the tax-free funds on qualified expenses, like:











RX DRUGS & MEDICAL PREMIUMS

### Pay for qualified expenses in 3 ways:



IN-PERSON WITH DEBIT CARD



ONLINE TO PAY BILLS



GET REIMBURSED

# **GROWING** {WITH} YOUR HSA



**Roll it over** Funds roll over year after year & never expire.



**Invest it** Keep your funds in your account, or invest it & enjoy tax-free earnings.



#### Take it with you

You can continue using and investing the funds in your account even if you leave LCRA.



### BECAUSE OF THAT



### Health Savings Accounts are **A GREAT OPTION FOR SAVING** for future medical expenses

### QUESTIONS?

Email our HR Benefits team at lcra.benefits@lcra.org



