



Help your dollars go further with a Health Savings Account (HSA)

One of our healthcare plans — the Consumer Choice HSA (Health Savings Account)— offers a triple tax-advantaged HSA feature.

With the Consumer Choice HSA plan option, you can visit any provider you choose, both in and out of network. And preventive care is still 100% covered. However, the deductible you pay before the plan starts sharing the cost of additional services is higher.

To help you manage the higher deductible in the Consumer Choice HSA plan option, USG will match your HSA contribution dollar for dollar in amounts listed below depending on your level of coverage.

- **\$375 USG matching funds for individual coverage**
- **\$750 USG matching funds for coverage for you and your dependents**

You can also make your own pre-tax contributions, up to IRS limits. The account balance in your HSA rolls over from year to year, unlike a Flexible Spending Account. And, the HSA is always yours to keep – even if you switch healthcare plans or seek other employment. Take a closer look at the Consumer Choice HSA plan option: it's a plan that can help you stay well today and plan for tomorrow with three key components.

1 Medical coverage	2 A savings account	3 The flexibility of a debit card
Covers today's healthcare expenses	Helps you put away money for future healthcare expenses	Makes it easy to use the money at any time for medical expenses
<p>Like other medical plans, the Consumer Choice HSA covers today's healthcare expenses and provides protection against very high medical bills. It has the lowest premium of your health plan options, meaning you have the lowest payroll deductions.</p> <p>The difference is how much you'll pay for coverage at the time you need care. This plan comes with a higher deductible, which takes some getting used to.</p>	<p>The HSA is designed to help you save for future healthcare expenses, pre-tax.</p> <p>How does it work? First, USG gives you a matching contribution every time you contribute to your HSA up to a maximum of \$375 if you are enrolled in individual coverage and \$750 if you are enrolled in coverage with one or more dependents. Second, you can contribute money from your paycheck — before taxes.</p> <p>You earn interest on the balance in your account. Also, once your balance reaches \$1,000, you will be able to invest your money through U.S. Bank in a wide variety of mutual fund options.</p> <p>Also, USG will pay your monthly account fee for you in 2014.</p>	<p>The HSA comes with a debit card. So, once you're enrolled in the Consumer Choice HSA plan, you can:</p> <ul style="list-style-type: none"> • Pay your eligible medical expenses out of your own pocket for now to let your HSA grow; or • Use your debit card to pay for your deductible, coinsurance, and prescription drug expenses. <p>You can also pay the expense out of pocket and reimburse yourself from your HSA later.</p>

Note: Your HSA must have a balance in order for you to use your debit card. It works just like a checking account.



Triple tax advantages

One of the best perks of the Consumer Choice HSA plan is that it allows you to save on taxes three ways:

1. Any payroll contributions you make to your HSA (in addition to what USG contributes on your behalf) go in before federal taxes are withheld. (Some states may withhold state taxes.)
2. The money you withdraw — today, tomorrow or in the future — to pay for eligible healthcare expenses is not subject to taxes.
3. Your earnings on interest in an HSA are also tax-free.

The IRS allows annual pre-tax contributions, including USG's contribution, to reach up to:

- \$3,300 if you choose coverage for yourself
- \$6,550 if you choose to cover you and your dependents
- An additional \$1,000 if you are age 55 or over, as an annual catch-up contribution

Remember to consider the employer match as part of your total annual contribution amount if you plan to contribute the maximum. This will ensure that you are not over-contributing.

If you choose the Consumer Choice HSA, you can also enroll in a Limited Purpose FSA

If you enroll in an HSA, you can also make pre-tax contributions to a Limited Purpose FSA — up to \$2,500 for the calendar year. When you participate in an HSA, you already have triple tax advantages for qualified expenses, so the IRS limits your reimbursement from your Limited Purpose FSA to vision and dental expenses only. Plan carefully! The FSA is a “use it or lose it” account.

Find out more

Have a question about your HSA and can't find an answer? Contact U.S. Bank at **1-877-470-1771**. You can also visit www.mycdh.usbank.com 24/7 for helpful information.