



### **HOW IT WORKS**

You can contribute tax-free money into the HSA account. The deposits earn tax-free interest and carry over year to year, even if you change jobs or retire. Both you and your employer can contribute pre-tax dollars, up the IRS cap each year.

You must meet the following 3 criteria:

- Must be covered by a qualified high deductible health plan.
- Can't be covered by another health plan.
- Can't be claimed as a dependent on another person's tax return.

### **ELIGIBLE EXPENSES**

- Deductibles and copayments and coinsurance.
- Prescription medications.
- Dental treatments and x-rays.
- Eyeglasses and vision exams.
- Medical equipment like crutches, supplies like bandages and diagnostic devices like blood sugar test kits.

**FOR MORE INFORMATION ON HSA'S:**

**Contact your HR Department at 435-734-3313—Speak with Diane or Jenica**

<http://healthequity.com/learn/health-savings-account>