HEALTH SAVINGS ACCOUNT

The Partners for Health Consumer-driven Health Plan and Local CDHP include a health savings account, administered by TASC.

A health savings account works with your consumer-driven health plan. You use your HSA funds to help pay for medical expenses that aren't covered by your CDHP.

HSAs are excellent savings vehicles for current and future medical expenses. Plus, they can play an important part in your overall retirement strategy.

HSAs offer three separate tax benefits:

1. Contributions into an HSA are pretax.
2. Earned interest on investment funds is tax free.
3. Withdrawals for qualified medical expenses are tax free.

Your HSA funds never expire, even if you change jobs, and they may be used for expenses incurred in any year beyond your enrollment into the TASC HSA plan. With an HSA, you have more control, ownership and stability when it comes to your medical expenses.

Annual contribution limits are set by the IRS.

After you enroll, you'll get a TASC Card to use during the year. It's the most convenient way to access your funds if you're planning to use your HSA for current medical expenses.

You can use your HSA for future savings too. A minimum balance of $1,000 must be maintained to cover expenses; balances over this amount may be invested. After you enroll, you can select fund options and manage your investments in the Schwab Retirement Technologies investment portal.

Visit *the TASC website* for resources, Annual Enrollment details and more.

Please review plan details carefully.

If there are any differences between the information contained here and the certificate/plan document, the information in the certificate/plan document takes precedence.