




How an HSA-eligible health plan plus HSA can work for someone like you.



The following outlines three health savings account (HSA) owners, who each use the account specific to their health care needs in a given year. They all save at least up to the health plan's deductible in case of any unexpected medical costs, like an ER visit.

			
Tax-advantaged HSA contribution* for the year:	\$1,550 <ul style="list-style-type: none"> • \$650 one-time employer contribution • \$75 monthly employee contribution 	\$4,200 <ul style="list-style-type: none"> • \$1,200 one-time employer contribution • \$250 monthly employee contribution 	\$7,850 <ul style="list-style-type: none"> • \$1,000 one-time employer contribution • \$571 monthly employee contribution (includes \$1,000 catch-up)
Anticipated health care costs for the year <i>not</i> covered by the HSA-eligible health plan:	\$500 doctor visits; relatively healthy	\$3,000 doctor visits due to seasonal illness; braces for daughter	\$4,000 doctor visits, monitoring supplies, and medicines to manage type 2 diabetes; wife will need new glasses
Deductible for the year:	\$1,500	\$4,000	\$4,000
Savings carried over for future use:	\$1,050	\$1,200	\$3,850
<p><i>The unused money in the HSA carries over each year and is the account owners' to keep, even if they change employers. Plus, if these account owners continue to accumulate HSA dollars, their savings will have the potential to grow for the future.</i></p>			

To learn more about how to use an HSA, visit [Fidelity.com/UseHSAvideo](https://www.fidelity.com/UseHSAvideo) to watch a short video. Questions? Call 800.544.3716 to speak with a Fidelity HSA service specialist.

*Contributions, earnings and distributions are tax free for federal tax purposes (although they may be subject to state taxation) when used to pay for qualified medical expenses.

Investing involves risk, including risk of loss.

Fidelity does not provide legal or tax advice. The information herein is general in nature and should not be considered legal or tax advice. Consult an attorney or tax professional regarding your specific situation.

Hypothetical examples assume that health savings account owners are making contributions to their core account based on estimated health care costs for one year using 2019 IRS contribution limits.

Fidelity Brokerage Services LLC, Member NYSE, SIPC
 900 Salem Street, Smithfield, RI 02917
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