



# Consider opening a TIAA Health Savings Account

An HSA is a triple tax-advantaged<sup>1</sup> savings account that allows you to save and pay for qualified medical expenses now and in the future. However, it's important to remember that in order to contribute to an HSA, you need to be enrolled in a qualified high deductible health plan.

## Benefits of HSA ownership



HSA-qualified health plans typically cost less than traditional health plans

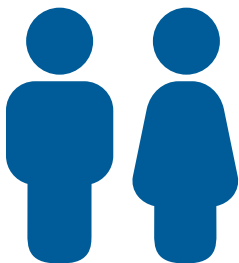


Unused HSA funds automatically roll over to the next year

You own the HSA and all funds, even if you change jobs or retire.



You can invest<sup>2</sup> your HSA funds for increased tax-free earning potential.



HSA funds can be used all the way through retirement



**Funds can be spent tax free on qualified medical expenses**

For a list of qualified medical expenses, visit the [TIAA HSA Resource Center](#).

## ANNUAL CONTRIBUTION LIMITS:

Individual  
\$3,650

Family  
\$7,300


2022

Individual  
\$3,850

Family  
\$7,750

2023

## Value of the TIAA HSA administered by HealthEquity

	<b>EASY</b> enrollment		<b>LESS</b> paperwork
	<b>SIMPLIFIED</b> online experience		<b>24/7</b> member support
	<b>HASSLE-FREE</b> payments and reimbursements		<b>ONLINE TOOLS</b> and educational resources

### Call today:

**844-354-0116**

HealthEquity member services is available 24/7 to help you understand and get the most out of your health savings account.



<sup>1</sup> HSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize HSA funds as tax free. Please consult a tax advisor regarding your state's specific rules.

<sup>2</sup> Investments are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc. Investing through the HealthEquity investment platform is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment supplement. Investing may not be suitable for everyone and before making any investments, review the fund's prospectus.

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