My HSA Planner



3 Ways My HSA Planner Supports Your Goals –

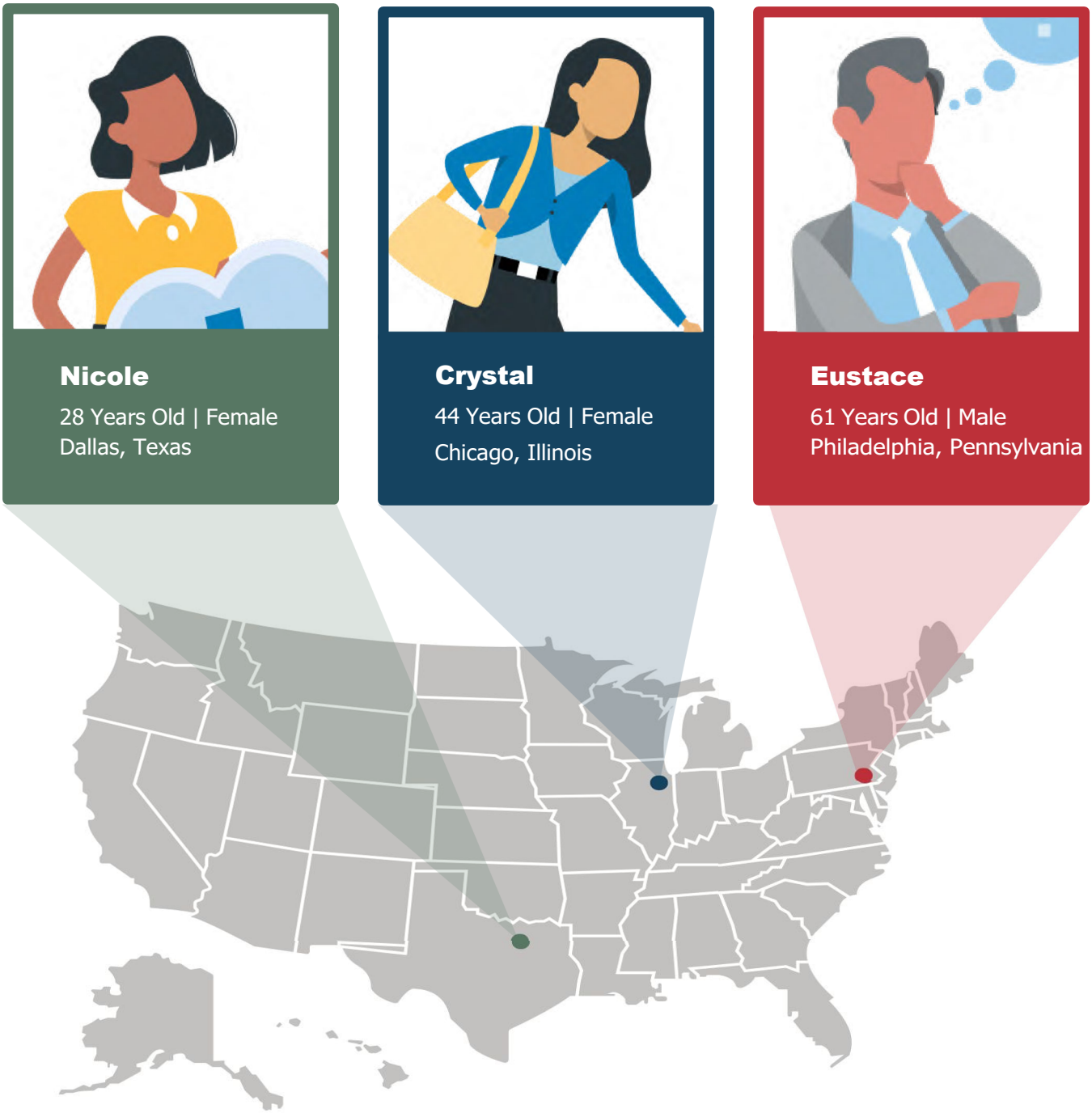
See the examples ahead!

MoneyWise Solutions

Introduction

Health Savings Accounts (HSAs) are a great way to help you save money for future healthcare needs or spend funds on current healthcare costs. But what's the best way to learn about how an HSA can help you based on your lifestyle and financial goals?

My HSA Planner is the answer! Let's explore three examples of how different people can use My HSA Planner to help them maximize their HSAs.





Nicole

Young, Single Professional new to HSAs

Nicole's Financial Standing

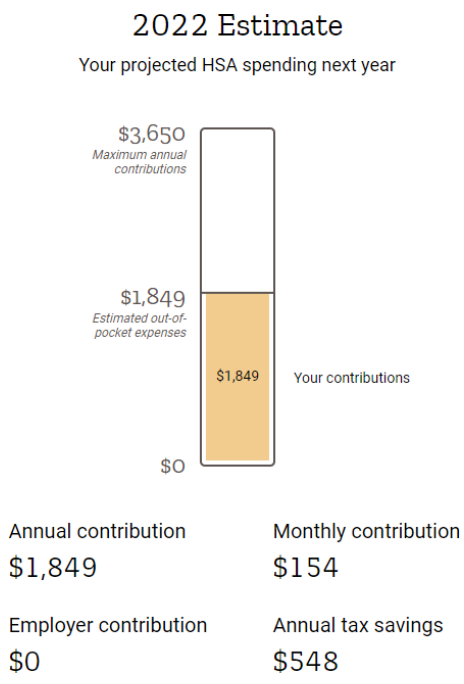
Nicole is a 28-year-old female living in Dallas, Texas. She is single and has a household income of $70,000. Her current financial picture looks like this:

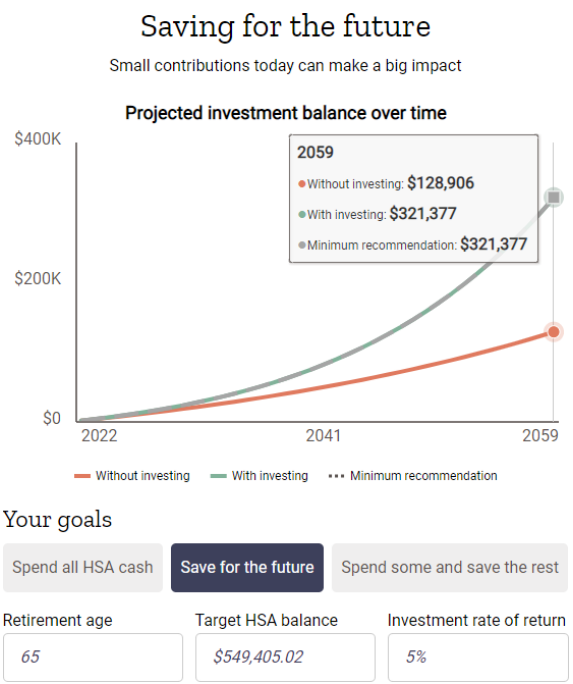
- Covers only herself with her health insurance
- Doesn't currently have an HSA
- Insurance deductible is $2,420 and out of pocket max is $4,400
- HSA goal: save funds for the future since she is healthy with no underlying health conditions
- Employer doesn't currently contribute to HSAs

Nicole's My HSA Planner Results

Since Nicole has never had an HSA, she used My HSA Planner to forecast what she could contribute to her account to plan for her future. With a contribution of only $5 per day or $75 per paycheck, Nicole could build a yearly balance of $1,849 to her HSA and by the time she retires in 2059, she could have a projected balance of over $321,000!

With a projected balance of $321,000, Nicole chooses to start her HSA so she can begin saving for her healthcare costs, such as a future pregnancy or an illness, as she gets older. She recognizes the long-term value of starting her savings now and at only $5/day, it is feasible enough for her to get started.







Crystal

Mid-career, single mother currently using an HSA to spend on healthcare and save for the future

Crystal's Financial Standing

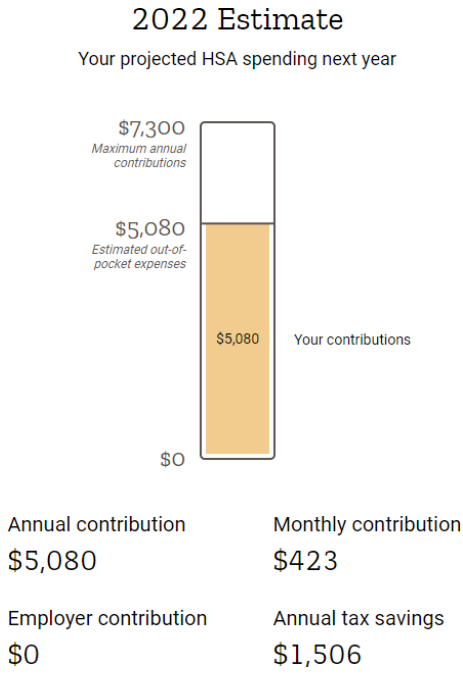
Crystal is a 44-year-old woman living in Chicago, Illinois. She is divorced and has one 6-year-old child. Her household income is $60,000. Her current financial picture looks like this:

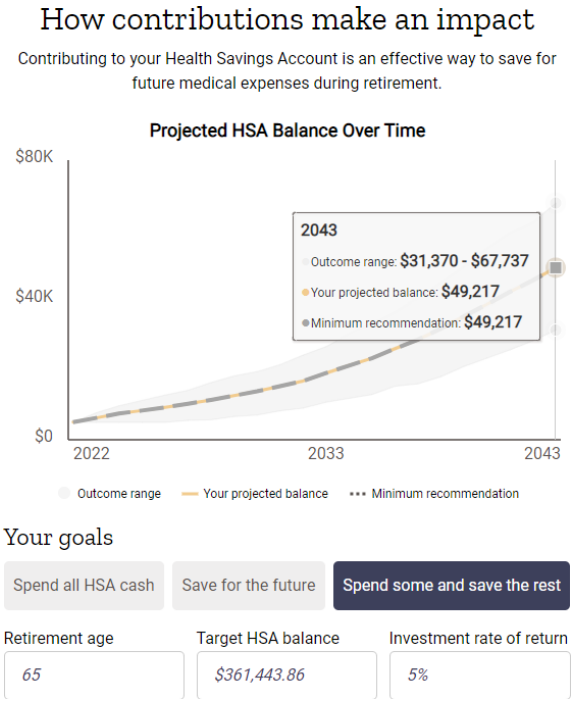
- Covers herself and son with health insurance
- Currently she has an HSA with a balance of $1,125 and contributes $1,200 per year
- Insurance deductible is $4,740 and out of pocket max is $8,800
- HSA goal: pay for ongoing mental health medication and save funds for the future
- Employer doesn't currently contribute to HSAs

Crystal's My HSA Planner Results

Since she's mid-career, she used My HSA Planner to plan for her future based on her current savings. If she contributes $14 per day or $210 per paycheck, she could save $5,080 per year and by the time she retires in 2043, she could have a balance of over $49,217 in her HSA!

Crystal realizes that her HSA helps her pay for her current ongoing prescriptions and will become critically important as she ages. She continues to contribute to her HSA with each paycheck now knowing this information.







Eustace

Married, almost-retired HSA user looking to spend funds on healthcare expenses

Eustace's Financial Standing

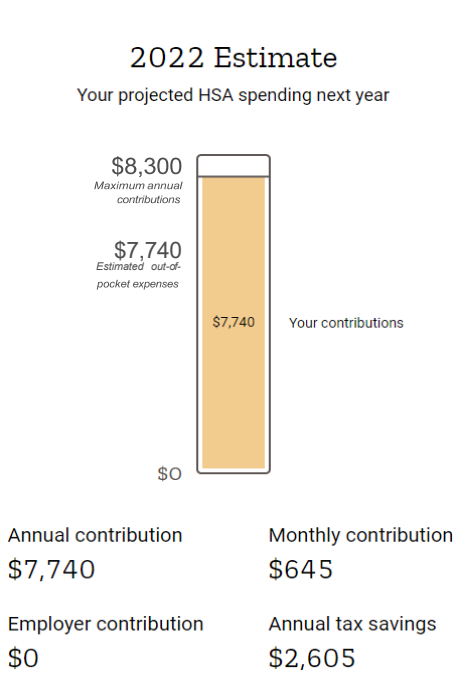
Eustace is a 61-year-old male living in Philadelphia, Pennsylvania. He is married and has a household income of $215,000. His current financial picture looks like this:

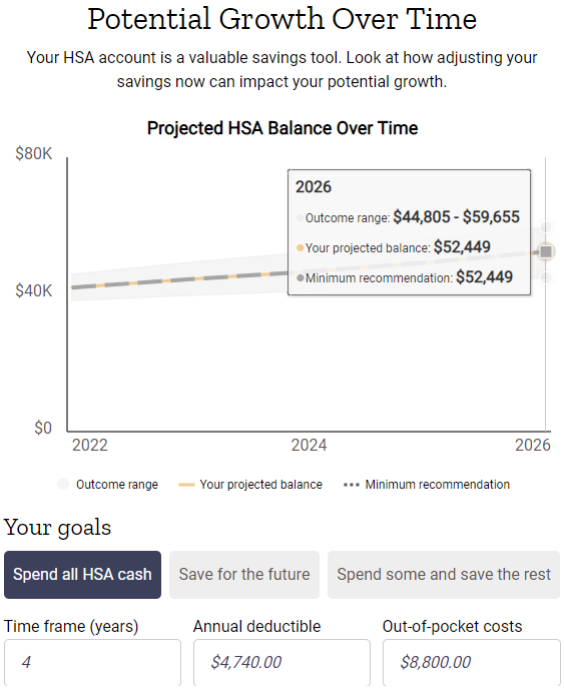
- Covers both himself and his spouse on his health insurance
- Currently he has an HSA with a balance of $40,000 and contributes $7,200 per year
- Insurance deductible is $4,740 and out of pocket max is $8,800
- HSA goal: spend funds on healthcare needs related to rheumatoid arthritis and diabetes as he ages, also on his wife's healthcare expenses
- Employer doesn't currently contribute to HSAs

Eustace's My HSA Planner Results

Eustace plans to retire in 5 years (2026), so he uses My HSA Planner to forecast how much he'll need to contribute in his last working years to meet his financial goals. By contributing $21 per day or $315 per paycheck, he'll have a HSA balance of over $52,449 by the time he retires in 2026!

Due to his ongoing medical needs and knowing that they will progress as he ages, Eustace continues to contribute to his HSA knowing that these funds will be necessary in retirement.





Ready To Discover How An HSA Can Work For You?

Scan the code below to access the My HSA Planner and discover:

1. The advantages of health savings accounts.
2. How much you should contribute annually.
3. Your potential savings over time.

To achieve a more accurate analysis with the My HSA Planner, it's helpful to have the information below readily available.

Examples of helpful documents include:

- Annual health plan deductible
- Out-of-pocket maximum
- Your annual contribution amount
- Your employer's annual contribution
- Your current HSA balance

Don't have this information or find it irrelevant? No problem – you can still begin!

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