

An HSA is a pre-tax benefits plan that lets you save money on eligible medical, dental and vision expenses, including copays, prescriptions and a variety of products. To be eligible for an HSA, you must be enrolled in a High-Deductible Health Plan (HDHP).

## **Perks for Employees**

- Funds are contributed tax-free.
- Funds grow (with interest or through investment) tax-free.
- Funds can be withdrawn tax-free when used on eligible expenses.
- Funds carry over from year to year.

## **The Benefits of HSA Investments**



HSA funds can be invested. We offer investment guidance tools and a variety of investment fund options. Set up recurring or one-time investment buys.

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Funds can be withdrawn at any time tax-free as long as they're used for eligible expenses.  $\bigotimes$ 

Once you reach age 65, you can spend HSA funds on anything without paying a penalty fee.

## For more information visit HSACentral.net/MET

Consult your tax advisor

Central Bank Strong roots. Endless possibilities."

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