



Invest in your well-being with a health savings account (HSA)

Get the most out of your health care dollars

With your HSA-Qualified Deductible Plan, you have the option of opening a health savings account (HSA) if you're eligible.¹ It can help you maximize the money you spend on what's most important—your health.

How your HSA works

Once you've enrolled in your health plan, you can set up an HSA and contribute tax-free funds to it.²

You can use your HSA funds to pay for qualified medical expenses,³ including:

- Doctor and hospital visits
- Prescription drugs
- Primary and specialty care visits
- X-rays and lab tests

Enjoy the tax benefits

The money contributed to your HSA isn't considered part of your wages, so you won't be taxed on it.

You also won't pay taxes on HSA funds when you withdraw them to pay for qualified medical expenses.

You may have investment opportunities with your HSA. Any earnings will be tax-free as long as you use the funds for qualified medical expenses.

Getting started is simple

After you're enrolled in an HSA administered through Kaiser Permanente, you'll receive a welcome letter with information on how to get started with your HSA. If you're already enrolled in the HSA, contact your employer for details.

Top-notch tools to manage your account with ease

Being in the know is easy. If you choose the HSA administered through Kaiser Permanente, you'll have access to a range of resources that make it simple and convenient to stay connected to your account:

- **One login, one online experience⁴**—Manage your health plan and your HSA all in one place. When you sign on to kp.org to view your health information, you'll also get 24-hour access to your HSA, where you can check account balances, request distributions, view transaction history, and more.
- **HSA health payment card**—Your account comes with a convenient debit card, allowing you to save time and reduce paperwork.
- **Mobile access when you're on the go**—Use your smartphone or mobile device to view and manage your account, and even get text-message alerts.
- **Interactive voice recognition**—When you don't have online access, get real-time information about your account balance by calling our voice-recognition system.
- **Experienced support team**—Get personalized help from our team of trained support staff, who can answer questions about what types of expenses are covered by your HSA and more.

¹Enrollment in an HSA-qualified high-deductible health plan is just one of the HSA eligibility rules. Some additional rules include that you may not be (1) covered by another health coverage plan that is not also an HSA-compatible plan, with certain exceptions, (2) enrolled in any portion of Medicare, or (3) able to be claimed as a dependent on another person's tax return. Most HRA and FSA arrangements provided through an employer are considered another health coverage plan for HSA purposes and will make you ineligible for an HSA. Contact your employer for more information.

²In 2014, the maximum amount the IRS allows you to contribute to your HSA is \$3,300 for single and \$6,550 for family coverage, plus an additional contribution of \$1,000 for those 55 and older. The tax references in this document relate to federal income tax only. Consult with a qualified professional for tax, investment, or legal advice.

³To view the list of qualified medical expenses defined under Internal Revenue Code Section 213(d), see IRS Publication 502, Medical and Dental Expenses, at irs.gov/publications.

⁴Login and online experience may vary if you are not enrolled into a Kaiser Permanente health plan with your employer or not registered on kp.org.