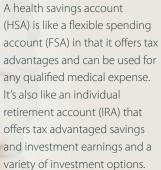
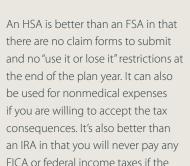


Health savings accounts

Like FSA and IRAs, only BETTER!





funds are spent only on qualified

medical expenses.



Like an FSA ...

Tax advantaged



But BETTER ...

• Any qualified medical expense

- No claims to submit
- No "use it or lose it" rule
- Can use for nonmedical expense (but this will result in tax consequences)

Like an IRA ...



But BETTER...

- Tax advantaged savings
- Variety of investments available
- Tax advantaged investment earnings
- Taxed if withdrawn for nonmedical expenses

 No FICA or federal income tax if used for qualified medical expenses

* You may not be covered by any other non-high deductible health plan, such as your spouse's plan.



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