

HSA Overview

Available to Anyone

Take the money currently spent on existing insurance – put a portion toward a qualified high-deductible plan.

Deposit the remainder into a tax-favored savings account. Use the savings account to help pay the deductible.

Money you don't use is yours to keep.

	Health Plan Annual Deductible	Maximum Annual Out of Pocket (for covered expenses ^B)	You Contribute to the Savings Account	Tax Deduction (from gross income)
Individual	\$1,000 minimum	\$5,100	\$2,600 ^C maximum	\$2,600 maximum ^C
Family	\$2,000 ^A minimum	\$10,200	\$5,150 ^D maximum	\$5,150 maximum ^D
Benefits	SIMPLE: <i>100% coinsurance for covered expenses after the deductible is met.</i>	PREDICTABLE: <i>You know your "worst case" out-of-pocket expenses.</i>	POOL OF MONEY: <i>Savings reduce or eliminate annual out-of-pocket exposure.</i>	<ul style="list-style-type: none"> - Tax-deductible deposits. - Tax-deferred interest earnings. - Tax-free withdrawals for medical expenses.

A) The family deductible means there is only one deductible for all family members.

B) Does not include insurance premium.

C) The lesser of the annual deductible of the health plan, or \$2,600.

D) The lesser of the annual deductible of the health plan, or \$5,150.

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Golden Rule Insurance Company – Lawrenceville, IL

1-800-GRI-4INS

34945-1203