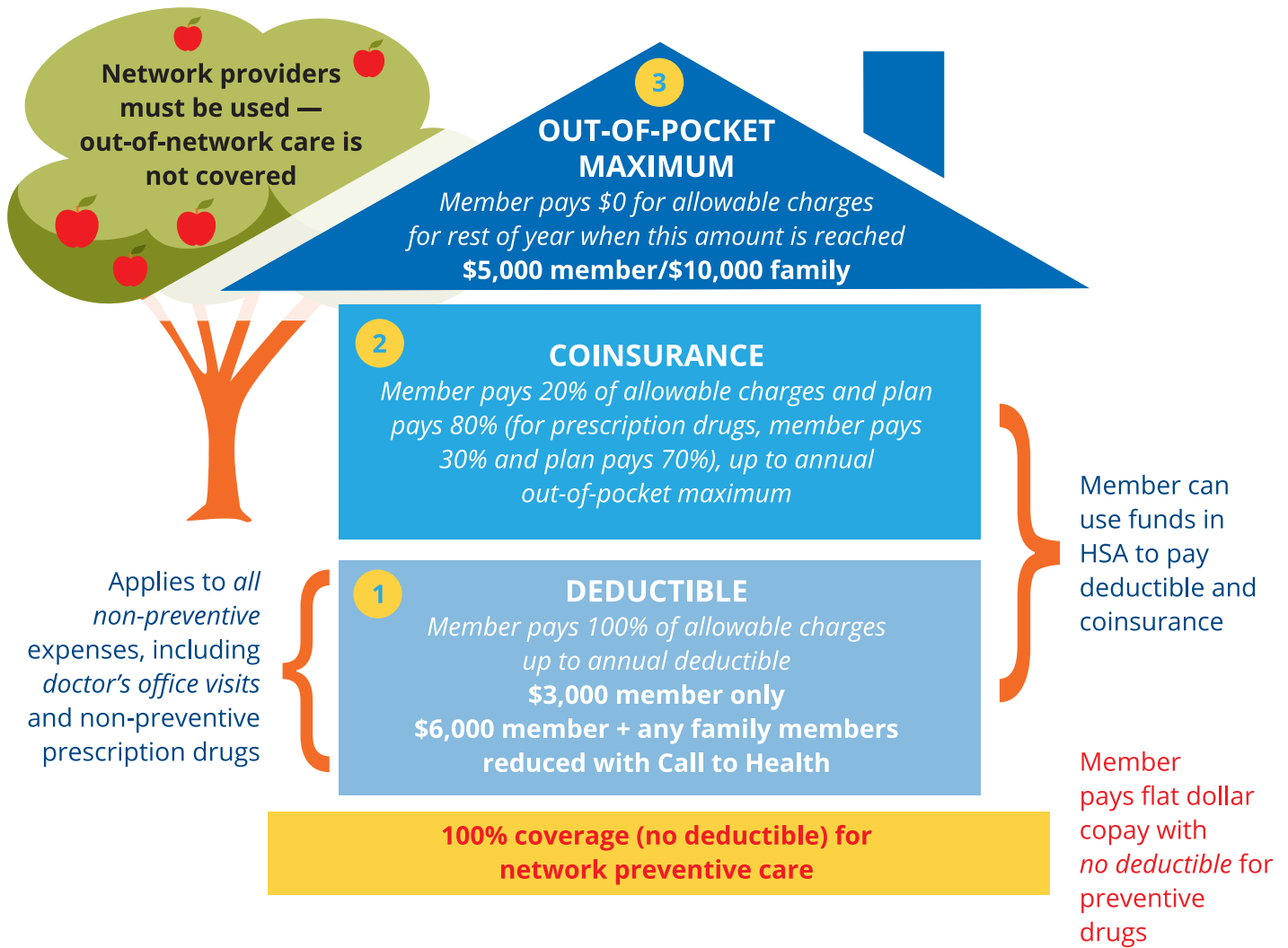


High Deductible Health Plan (HDHP) and Health Savings Account (HSA)

THINK OF IT AS A WELL-CONSTRUCTED HOUSE!



THE HSA

- an individual bank account for qualified healthcare expenses
- unused HSA funds roll over (no limits apply)
- use when healthcare costs incurred or save for future expenses (including into retirement)
- goes with you if you change medical plans, start a new job, or retire

HSA TAX ADVANTAGES



contributions, including any from employer

\$\$ go in tax-free



interest and account growth

account grows tax-free



withdrawals for eligible expenses

\$\$\$ come out tax-free



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