



First birthdays to bucket list adventures

An HSA helps you save smarter through all stages of life

A health savings account (HSA) allows you to save money for qualified medical expenses that you're expecting, such as contact lenses or monthly prescriptions, as well as unexpected ones — this year and for any future needs. It's a win-win for saving on health costs today, tomorrow, and even through retirement. Check out these highlights:

Call dibs on your money

It's all yours until you spend it — even deposits made by others, like an employer or family member. You keep it, even if you change jobs, health plans or retire.

Save, earn and spend income tax free (legally)

Yes, that's right. You generally won't pay income taxes on your HSA funds. HSAs put more money in your pocket with income tax free:

- Contributions to your account (up to the annual limit)
- Interest and potential investment earnings
- Funds used for qualified medical expenses

Save on out-of-pocket costs head to toe

Your HSA covers you and your family for a wide variety of qualified products and services like:

- Dental care, including extractions and braces
- Eye exams, glasses and contacts
- LASIK surgery
- Prescription medications
- Foot treatment
- Chiropractic services
- Ultrasounds
- Doctor's office visits and procedures

Go to optumbank.com/qualifiedexpenses to see more eligible expenses.

Save for everything from X-rays to catching rays

Your HSA rolls over from year to year, so you can continue to grow your savings and use it in the future — even into retirement on a beach. There are contribution limits, set by the IRS and adjusted annually.

The limits are:

- \$3,650 for individual coverage in 2022; \$3,850 in 2023
- \$7,300 for family coverage in 2022; \$7,750 in 2023
- \$1,000 extra if you're 55 or older, also known as catch-up contributions

See how Chris is supersizing their nest egg

Let's meet Chris, who is 27 and is considered fairly healthy. When first starting their new job, they decided to open an HSA and contribute \$100 per month. Because Chris hasn't had many medical expenses, they have decided not to touch the balance during the first year. Once they turn 40, they begin using \$500 each year after that to cover health costs. Here's how Chris's balance grows:



Use the HSA contribution calculator on optumbank.com/disney to help determine your contributions and see how much you can save on taxes.

Who is eligible for an HSA?

To be an eligible individual and qualify for an HSA, you must be enrolled in a high-deductible health plan (HDHP) that meets IRS guidelines for the annual deductible and out-of-pocket maximum, such as Disney's Consumer Choice medical plan option.

When you enroll in Disney's Consumer Choice medical plan option, an HSA is automatically opened for you. If you are eligible, Disney will add a company contribution and any wellness rewards you or your enrolled spouse or partner may earn to your HSA. Then, you can choose to add additional contributions on a pretax basis through payroll deduction, up to the IRS contribution limit.

Go to optumbank.com/disney to learn more.

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*Assuming 22% federal income tax and 7.65% FICA. Results and amount will vary depending on your particular circumstances.

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