

How an HSA-eligible health plan plus HSA can work for someone like you.



The following outlines three health savings account (HSA) owners, who each use the account specific to their health care needs in a given year. They all save at least up to the health plan's deductible in case of any unexpected medical costs, like an ER visit.

			
Tax-advantaged HSA contribution* for the year:	\$1,550 <ul style="list-style-type: none"> • \$350 one-time employer contribution • \$100 monthly employee contribution 	\$3,700 <ul style="list-style-type: none"> • \$700 one-time employer contribution • \$250 monthly employee contribution 	\$7,650 <ul style="list-style-type: none"> • \$700 one-time employer contribution • ~\$579 monthly employee contribution (includes \$1,000 catch-up)
Anticipated out-of-pocket health care costs for the year:	\$500 doctor visits; relatively healthy	\$2,800 doctor visits due to seasonal illness; braces for daughter	\$4,000 doctor visits, monitoring supplies, and medicines to manage type 2 diabetes; spouse will need new glasses
Deductible for the year:	\$1,400	\$2,800	\$2,800
Savings carried over for future use:	\$1,050	\$900	\$3,650
<p><i>The unused money in the HSA carries over each year and is the account owners' to keep, even if they change employers. Plus, if these account owners continue to accumulate HSA dollars, their savings will have the potential to grow for the future.</i></p>			

To learn more about how to use an HSA, visit [Fidelity.com/UseHSAvideo](https://www.fidelity.com/UseHSAvideo) to watch a short video. Questions? Call 800-544-3716 to speak with a Fidelity representative.

*Contributions, earnings and distributions are tax free for federal tax purposes (although they may be subject to state taxation) when used to pay for qualified medical expenses.

Investing involves risk, including risk of loss.

Fidelity does not provide legal or tax advice. The information herein is general in nature and should not be considered legal or tax advice. Consult an attorney or tax professional regarding your specific situation.

Hypothetical examples assume that health savings account owners are making contributions to their core account based on estimated health care costs for one year using 2018 IRS contribution limits.