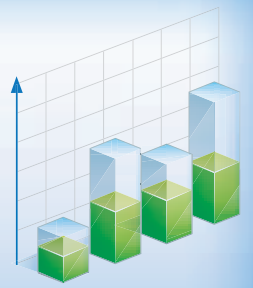




What  
is an  
HSA?



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INVEST

# THE CHASE HEALTH SAVINGS ACCOUNT

TAKE CONTROL OF YOUR  
HEALTHCARE SPENDING



CHASE 

# What is a Health Savings Account?



## Maximize your healthcare dollars

A Chase Health Savings Account (HSA) is an easy way to save for healthcare expenses. If you ever worry about paying medical bills, an HSA can definitely help you.

An HSA is not just a savings account. It's a special tax-advantaged account that is used with a high-deductible health plan (HDHP), and it allows you and your family to pay for various qualified medical expenses tax-free.

## Save for the future

You deposit money into your HSA, where it earns interest tax-free. Funds are not taxed when they are used for qualified medical expenses.

Although there are annual limits set by the federal government on how much you can contribute to your HSA, your balances carry over year to year, earn tax-deferred interest, and belong to you even if you change employers.

An HSA helps make your healthcare dollars go further by:

- Building your healthcare savings
- Providing tax advantages
- Making it easy to use and manage your healthcare dollars
- Ensuring unused funds are yours to keep



[www.chase.com/hsa](http://www.chase.com/hsa)

## HSA ADVANTAGE

Unlike a Flexible Spending Account (FSA), funds in an HSA carry over year-after-year, gaining tax-deferred interest every day.

# Adding funds to your HSA is quick and easy



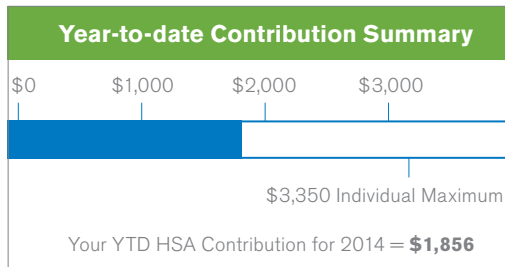
## HSA

### Annual Limit



One Large  
Deposit

Deposits Throughout  
The Year



Online Contribution Summary

## Contributing to your HSA

The amount you can add to your HSA each year is set by federal regulations. The limits for 2015 are:

- Individual..... \$3,350
- Family..... \$6,650

While anyone can make contributions to your HSA (i.e., you, family members, employer, etc.), the IRS will penalize you for contributing more than the annual limit. The deadline for contributions for the current year is typically April 15th of the following year.

You can meet the annual contribution limit in one large deposit or simply make deposits at anytime throughout the year.

Contributions can be made via:

- Automatic deduction from your paycheck
- One-time or recurring funds transfer from your bank account via the HSA website
- Deposit to Chase by check

You can even use your IRA to contribute to your HSA. However, this can only be done once in your lifetime and still cannot exceed the annual contribution limit.

## Keeping track of contributions

The Chase HSA accountholder website has convenient tools to help manage and track your HSA contributions. You can use the HSA contribution and savings calculator to help determine your annual maximum, and as you contribute Chase makes it easy to see your year-to-date amounts. You can also set-up text or email alerts for an added safety net.

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## HSA ADVANTAGE

You can deduct 100% of your HSA contributions from your federal income taxes.

# Pay for qualified medical expenses with the funds in your HSA



## Convenient access to your HSA

When you incur a qualified medical expense, such as a doctor or hospital visit, you can pay using the HSA debit card or by using online bill pay on the secure HSA website.

If you prefer to pay with a check, you can order a supply of HSA checks.

## Flexible payment options

If you don't use your HSA to pay for a qualified medical expense (i.e., you pay using another source), simply reimburse yourself later via direct deposit from the HSA website or by using your HSA card to withdraw cash at an ATM. You won't need to submit any receipts for approval, but it's important to keep your receipts for all expenses for tax and record keeping requirements.

Remember, as long as your HSA was open when you incurred the expense, you saved the receipt and it was not otherwise reimbursed, you can reimburse yourself for the expense even years later – there is no time limit.

## You decide how and when to pay

Only you can decide when to use your HSA for medical expenses. Any funds you do not spend automatically carry over to the next year and have the potential to grow from interest and investments (optional).

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## HSA ADVANTAGE

Once you turn 65, you can withdraw funds in your HSA on a taxable basis for anything you want. Because your HSA balance carries over every year, you can use your HSA to help you save for retirement.

# HSA funds used to pay for qualified medical expenses are tax free



## Qualified Medical Expenses:

- Acupuncture
- Alcoholism treatment
- Annual physical exams
- Braces
- Chiropractor
- Contact lenses
- Convalescent home (medical)
- Dental fees
- Drug addiction therapy
- Eyeglasses
- Handicap equipment
- Hearing aids and batteries
- Home improvements (health-related only, e.g., wheelchair access)
- Hydrotherapy
- LASIK eye surgery/  
Vision correction surgery
- Lead paint removal
- Legal fees (required to authorize health treatment)
- Lodging (away from home for outpatient care)
- Nurses (registered)
- Nursing home and services (including board and meals)
- Ophthalmologist, optician and optometrist
- Orthodontia (non cosmetic)
- Over-the-counter items (non medication)
- Oxygen and oxygen equipment
- Prenatal care
- Prescription medicines
- Psychotherapy
- Special school or home costs for the physically and mentally impaired
- Surgery
- Transportation expenses (relative to healthcare)
- Tuition for child with learning disability
- Weight loss programs (if prescribed by a physician for a specific disease)



## Non-Qualified Medical Expenses:

- Athletic club membership
- Car insurance premium (medical portion)
- Cosmetic surgery and procedures (unless due to accident, birth defect or disease)
- Fitness programs/health club dues
- Funeral, cremation or burial expense
- Illegal operations and treatments
- Illegally procured drugs
- Over-the-counter medication (unless accompanied by a prescription)
- Premiums for life insurance, income protection, disability, loss of limbs or sight
- Special foods or beverages
- Travel for general health improvement

These lists are not all-inclusive, and are subject to change by the IRS. Remember that any HSA funds used for non-qualified expenses will be taxable, and will also be subject to a 20% IRS penalty if you are under age 65, except in the case of distributions made after your death or disability. Be sure to consult your tax advisor regarding qualified medical expenses.

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## HSA ADVANTAGE

You can use an HSA to pay for a variety of medical expenses, including some that are often excluded by health insurance, like long-term care premiums, Medicare premiums and more.



# Convenient tools put you in control of your HSA anytime, anywhere

Whether you're at home or on the go, managing your HSA is convenient and easy. You can check your account balance, make deposits, track your expenses and more with a variety of tools designed for your busy lifestyle.



## Secure HSA Website

Log on to access your HSA information and resources that can help you maximize the benefits of your HSA. Check your balance, review your recent transactions, view/download account statements, set up automatic account alerts and more all with a few clicks.



## Medical Expense Tracking

Use the online HSA Expense Tracker to review your transactions and deductions made from your HSA. You can also scan and upload receipts or other images and attach them to a specific expense for easy reference.

The Medical Expense Tracker puts you in control of managing your healthcare expenses by:

- Providing an easy-to-read summary of your (and your family's) healthcare spending
- Giving you the ability to add detail to HSA expenses, including notes and receipts
- Categorizing your healthcare expenses for quick reference
- Enabling you to add expenses not paid directly with your HSA, which can be used to initiate reimbursement via direct deposit

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## HSA ADVANTAGE

An HSA can be used to pay for medical expenses for your spouse or dependents, even if those individuals are not covered by your high-deductible health plan.

# Convenient tools put you in control of your HSA anytime, anywhere



## Mobile Tools\*

At the doctor's office, the pharmacy or while running your daily errands, your HSA is always with you.



### Mobile Web

Access your HSA information from your cell phone or other mobile device. You can check your HSA balances, review your transactions, view sample lists of qualified medical expenses and more.



### Account Alerts

You can subscribe to receive automatic alerts for a variety of account-related events, such as notification of a contribution or distribution made to your HSA, an alert when your monthly online statement is available and notification of a low balance.



### Text Banking

Need to check your balance or a recent transaction? Simply text Chase and we'll text you back.

\* Although Chase does not charge you for using the Chase HSA Alerts & Mobile Service, standard message and data rates may apply as per your program terms with your mobile communications provider.

[www.chase.com/hsa](http://www.chase.com/hsa)

## HSA ADVANTAGE

The funds in an HSA belong to you. Even if you change employers or health plans, you can keep your HSA open to pay for qualified medical expenses tax free.

# Choose from a variety of options for investing the funds in your HSA

## Helping you build for future healthcare expenses and retirement

The ability to invest is one of the most exciting features of the Chase HSA.

Once your account balance reaches the required minimum amount (typically \$2,000, although the amount may vary by program), you can apply for an HSA Investment Account via the HSA website. You can choose from a variety of mutual funds, all supporting a range of investment objectives and time horizons.



Your initial transfer from the HSA Cash Account to the HSA Investment Account will be invested into a Money Market Fund. From there, you can choose to transfer funds into any of the other available investment options.

### Automatic Investing

Once your HSA Investment Account is open, you can choose between two types of convenient automatic transfer options:

- 1. Auto-sweep** – automatically transfer funds to your HSA Investment Account when your HSA Cash Account reaches a certain balance
- 2. Recurring transfer** – assign an amount and a schedule (bi-monthly, monthly or quarterly) for automatic transfers from your HSA Cash Account to your HSA Investment Account

**For more complete information about any of the mutual funds available within the HSA Investment Account, please contact a J.P. Morgan Institutional Investments, Inc. registered representative at 1-866-774-7129. Investors should carefully consider the investment objectives, risks, charges and expenses of the fund. Please carefully read the prospectus, which contains this and other important information, before you invest or send money.**

Health Savings Accounts are administered by J.P. Morgan Chase Bank, N.A. Member FDIC.

Mutual funds are introduced by, and HSA Investment Accounts are provided by J.P. Morgan Institutional Investments Inc., member FINRA and SIPC, and an affiliate of J.P. Morgan Chase Bank, N.A. This service is available only to U.S. persons (including U.S. citizens and U.S. resident aliens) residing in the U.S.

Mutual fund shares are: NOT FDIC INSURED, NOT PRODUCTS OF OR GUARANTEED BY THE BANK and MAY LOSE VALUE.

[www.chase.com/hsa](http://www.chase.com/hsa)

### HSA ADVANTAGE

Money can be transferred from/to an HSA Investment Account in only one business day. That means you always have access to your funds if needed.





[www.chase.com/hsa](http://www.chase.com/hsa)

To enroll in an HSA, contact your company's benefits area today.