Spending Accounts

Save With an HSA

Health Savings Account (HSA)

Both the Choice Value Plan and the Choice Savings Plan come with the ability to contribute to an HSA. If you elect the Choice Savings Plan, Air Liquide also will contribute to your HSA. HSAs provide a tax-free way to pay your share of health care expenses (deductibles and coinsurance). And, once you have an HSA account balance over $1,000, you can invest it for tomorrow and watch it grow tax-free with investment earnings.

Visit **https://www.mypayflex.com/** for information about investing your HSA.

How the HSA Works

Air Liquide 2020 Contribution
Only if you are enrolled in the Choice Savings Plan

+

Your Personal 2020 Contribution
Contributions are taken out of your paycheck tax-free (federal)

+

Healthy Elements Incentive
Earn money for your HSA when you complete wellness activities

+

Interest and Investment Returns
Earnings are also tax-free (though not guaranteed)

=

Tax-Free Account Growth and Savings

Do the Math!

Doing the math is the best way to see how the Choice Value Plan and Choice Savings Plan work with an HSA to save you money. Visit **https://goo.gl/gA7kig** to use the Aetna HealthFund® HSA Savings Calculation Tool and discover your savings opportunities and tax advantages associated with an HSA.

Enrolled in Medicare?

If you are age 65+, elect the Choice Value Plan or the Choice Savings Plan and have not enrolled in Medicare Parts A, B, C or D, you may contribute to your HSA.

If you have enrolled in Medicare and elect one of these HSA-eligible plans, you should consult with your tax or legal advisor to discuss your specific situation and how contributing to an HSA may impact your taxes. More information can be found at: **www.irs.gov/pub/irs-pdf/p969.pdf**.