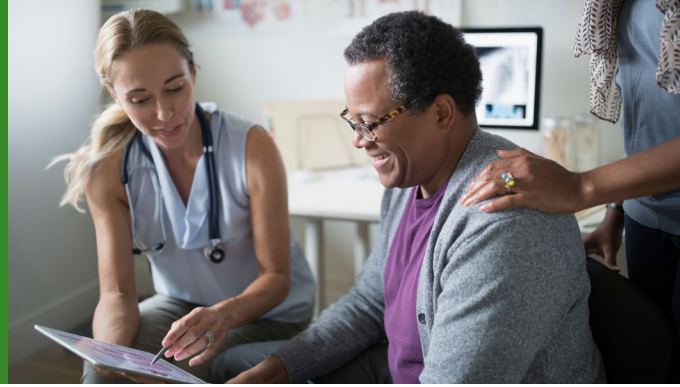




# Feel better about the cost of health care with an HSA



From appointments and procedures to prescriptions and over-the-counter medications, health care costs can add up, but an HSA can help.

Enrolling in an HSA-eligible health plan and opening an HSA can help you save and pay for qualified medical expenses (QMEs) and help you save on taxes.

## The Benefits of an HSA

- Money goes into your HSA tax-free.\*
- Some employers contribute to HSAs. That's potential free money.
- Use tax-free money to pay for QMEs.
- You can invest in your HSA for potential tax-free growth.
- Money is yours to keep and never expires.

## How it helps down the road

Since HSA money never expires, anything you don't use for qualified medical expenses in the near term you can save to use in the future—even in retirement. Beginning at age 65, there's no penalty to use HSA funds for non-qualified medical expenses. You will have to pay income tax, though.

## Popular Qualified Medical Expenses (QMEs)

- Doctor & dentist visits
- Dermatology visits
- Orthodontic care
- Mental health therapy
- Acupuncture & chiropractor visits
- Prescriptions & over-the-counter meds
- Contact lenses & glasses
- Feminine hygiene products
- Cold medicine & bandages

For a complete list of QMEs, visit [IRS Publication 502](#).

## Major differences between HSAs and FSAs

	HSA	FSA
You can spend the money on qualified medical expenses.	Yes	Yes
Your contributions may be pretax.	Yes	Yes
100% of your unused funds carry over year to year.	Yes	No
You can invest the money for potential tax-free growth.	Yes	No
Your contributions may be tax-deductible.	Yes	No
Your account belongs to you, not your employer.	Yes	No

See if an HSA-eligible health plan and HSA are right for you during your employer's annual enrollment.

Visit [Fidelity.com/DiscoverHSA](https://www.fidelity.com/discoverhsa) or scan this QR code to learn more about HSA-eligible health plans and HSAs.



Investing involves risk, including risk of loss.

\*With respect to federal taxation only. Contributions, investment earnings, and distributions may be subject to state taxation. See your tax professional for more information on the state tax implications of HSAs.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

© 2024 FMR LLC. All rights reserved. 1160271.1.0