




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.

Vanderbilt Seed: Single \$750 / Family \$1,500

Go for the Gold: Annual amount depends on level of participation: Bronze \$120, Silver \$180, Gold \$240

			
Tax-advantaged HSA contribution* for the year:	\$1,650 <ul style="list-style-type: none"> • \$750 yearly employer contribution • \$75 monthly employee contribution 	\$4,500 <ul style="list-style-type: none"> • \$1,500 yearly employer contribution • \$250 monthly employee contribution 	\$8,196 <ul style="list-style-type: none"> • \$1,500 yearly employer contribution • \$558 monthly employee contribution <i>(includes \$1,000 catch-up)</i>
Anticipated health care costs for the year <i>not</i> covered by the HSA-eligible health plan:	\$500 doctor visits; relatively healthy	\$3,000 doctor visits due to seasonal illness; braces for daughter	\$3,500 doctor visits, monitoring supplies, and medicines to manage type 2 diabetes; wife will need new glasses
2022 Yearly Deductible for Tier 1 In-Network:	\$2,000	\$4,000	\$4,000
Savings carried over for future use:	\$1,150	\$1,500	\$4,696
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.			

To learn more about how to use an HSA, visit Fidelity.com/UseHSAvideo to watch a short video. Questions? Call 800.544.3716 to speak with a Fidelity HSA service specialist.

*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 2019 IRS contribution limits.

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