

## What are my premiums used for?

1. Premiums pay for the Major Medical portion of your coverage.
2. For the self-employed, premiums are 100% tax deductible.

## What happens when I contribute to a HSA?

1. You create an Instant Tax Deduction.
2. You have eliminated co-pays.
3. You start earning interest on balances above \$750.00.
4. You have also eliminated the 7 1/2% requirement.
5. You still participate in available network discounts.
6. You can use your tax-deductible \$ in your HSA for dental, braces, eye glasses, contact lenses, and much, much more.
7. The best thing of all is that you get to keep the money that you you don't use.



