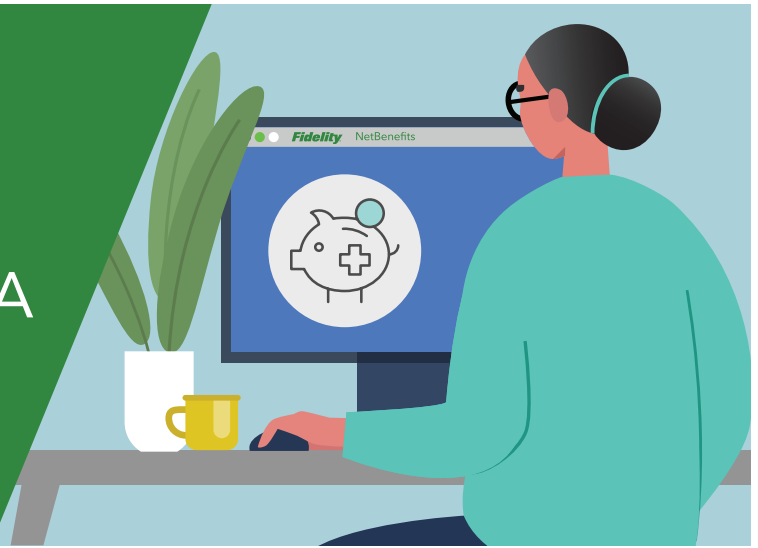




Three benefits of your HSA after you turn age 65



After age 65 you can continue using your Health Savings Account (HSA) to pay, save, and invest.

Your HSA has always been a great way to save and pay for qualified medical expenses. Once you enroll in Medicare, you can no longer make contributions, including catch-up contributions, to your HSA. But you'll still have these great benefits:



Pay for your qualified medical expenses (QMEs)

Use the funds in your HSA to pay for your qualified medical expenses tax-free. Keep in mind that you can reimburse yourself for any expense at any point since your HSA was established.



Grow your savings tax free

Continue to invest to help grow your HSA savings and use the funds however you like. You will only pay income tax on funds you withdraw, except for those used for QMEs.



Pay for your Medicare premiums

Use your HSA to pay for Medicare Part B, Part D, and Medicare Advantage premiums, deductibles, copays, and coinsurance. However, HSA funds cannot be used to pay for Medigap premiums.