

ALLEGIANCE ADVANTAGE[®]

Take Your Health Savings Account with You – It's Yours!

Funds in your HSA stay with you wherever you go. Whether it's a job change, a new health plan, or retirement, your HSA remains in your control.

No Use-or-Lose Rule

An HSA acts just like a savings account in which you can routinely contribute funds, saving for when you need to pay for qualified medical expenses. Unlike flexible spending accounts, funds stay in your account from one year to the next.

Triple Tax Benefits

HSA dollars are tax-free both when you contribute and when you receive distributions for qualified medical expenses.

1. Contributions to an HSA are deductible from your federal gross income.
2. Investment earnings and interest on savings are exempt from taxes.
3. Withdrawals from an HSA for qualified medical expenses are always free from federal income tax.

Invest in Your Future

Contributions to your HSA are a wonderful way to plan for retirement. Unlike 401k accounts, HSAs have no minimum distribution requirement once you've retired. Also, saved amounts greater than \$2,000 may be invested in mutual funds. After you turn 65, or if you become disabled, your HSA withdrawals for non-eligible expenses will be taxed at your regular income tax rate with no additional penalties. Because withdrawals used for eligible medical expenses are tax-free at any age, your HSA is like a super-charged IRA or 401k!



ALLEGIANCE ADVANTAGE®

To activate your HSA, go to www.askallegiance.com and use the Health/Reimbursement dropdown to login. If you have not previously created a username and password, click **“Register a New User”** at the bottom of the dropdown menu to set up your account. Enter your information on the next screen and click submit. Once your identity has been verified, you can create your username and password.

After your HSA is established, three sets of terms and conditions (required by the Patriot Act) will display when you login. Select each one, scroll to the bottom, and click the **“accept”** box. Your HSA is active and funds may be used when the terms and conditions have been accepted.

You will receive an email notification when each monthly statement is available. Please be sure to confirm your email address is correct and complete the direct deposit information online. This step is important because there is a \$2.00 fee for each check and mailed statement.

Each account holder receives 2 debit cards. New cards are mailed in a plain white envelope. If you wish to request a reimbursement online, login to the website and click on **“Make HSA Transaction”**.

Services submitted to your group health plan will be loaded to the **“Expense Tracker”**. You will receive an email notification each time this happens.



HSA Eligibility Requirements

- Enrollment in qualified high-deductible health plan (HDHP)
- No secondary coverage (i.e. Medicare, TRICARE, health FSA)
- Not claimed as a dependent on another individual’s tax return



HSA MAXIMUM CONTRIBUTION LIMITS

Calender Year	2021	2022
Self-Only Coverage	\$3,600	\$3,650
Family Coverage	\$7,200	\$7,300
Catch-Up Contribution Limit (Age 55 and over)	\$1,000	\$1,000

- Qualifying life events are not required to change your contribution amount.
- Funds roll over from one year to the next.
- HSAs can be used as a retirement vehicle. Balances over \$2,000 may be invested.
- Please be sure to identify your beneficiary in your profile.

Questions?

Call customer service M-F at 1-877-424-3570, 7:00 a.m.-6:00 p.m. (Mountain Time), or email us any time at advantageinquire@askallegiance.com.

ALLEGIANCE ADVANTAGE[®]

LOOMIS SAYLES GLOBAL ALLOC Y

AMER FUNDS CAPITAL INC BLDR F2

DFA US LARGE CAP VALUE PORT I

VANGUARD 500 INDEX ADMIRAL

AMER FDS GROWTH FND OF AMER F2

VANGUARD MID CAP INDEX ADM

JPMORGAN MARKET EXP ENH IDX I

NEUBERGER BERMAN MID CAP GR I

VANGUARD SMALL CAP INDEX ADM

VAN SMALL CAP GROWTH IDX ADM

NORTHERN SMALL CAP VALUE

VANGUARD TTL INTL STK IND ADM

AMERICAN EUROPACIFIC GROW F2

FIDELITY ADV DIVRSFD INTL I

VANGUARD EMG MKTS STK IDX ADM

VAN TOTAL WORLD STOCK IDX INV

NUVEEN REALESTATE SECURITIES I

VANGUARD RETIREMENT 2020 INV

VANGUARD RETIREMENT 2030 INV

VANGUARD RETIREMENT 2040 INV

VANGUARD RETIREMENT 2050 INV

VANGUARD RETIREMENT 2060 INV

VANGUARD TGT RETIREMNT INC INV

LORD ABBETT HIGH YIELD I

TEMPLETON GLOBAL BOND ADV

VAN INFLATION PROTECTED SEC AD

VAN INTERM TERM BND IDX ADM

PIMCO TOTAL RETURN INST

VANGUARD TTL BND MRKT IDX ADM

AMERICAN FUNDS BALANCED FUND

Mutual funds currently
available for savings greater
than \$2,000.

J.P.Morgan
Asset Management



CAPITAL | **AMERICAN**
GROUP[®] | **FUNDS**[®]



Vanguard[®]



FRANKLIN
TEMPLETON



NORTHERN
TRUST