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| *This message is part of an email series offering tips for good health and advice to help you understand and get the most out of your Premera Blue Cross health plan.* |
| Health Savings Account—a smart choice for now and for your futureWhen you choose a Health Savings Account (also known as an HSA) with your Premera health plan, you’re making a smart choice. Here are some of the great features of an HSA: * Triple tax benefit
* Funds are deducted from your paycheck pre-tax
* Funds can be used to pay for IRS-approved, non-taxed medical expenses
* Your money grows tax-free
* The money is always yours—even if you change jobs, switch health plans, or retire—it is not taxed if used for qualified medical expenses

Once you have passed the Customer Identification Program process, your HSA is automatically opened for you at a federally insured bank by ConnectYourCare (CYC). CYC is an independent company that administers health savings accounts on behalf of Premera Blue Cross.Once you are enrolled in an HSA, visit the FAQ page to get answers to your questions and learn how to get the most benefit from your plan.TIPAn HSA also provides you with the opportunity to earn money through investments. Log in to your account at premera.com to learn more. Premera Blue Cross is not an administrator, trustee, or fiduciary of any health savings account which may be used by a plan member in conjunction with a health plan. This material is not intended to be tax or legal advice. The reader should consult with his or her own tax advisor to determine the tax implications of purchasing the products discussed herein. Advice, if any, included in this material was not intended or written by Premera to be used, and it cannot be used, by any taxpayer for the purpose of avoiding penalties that may be imposed on the taxpayer. |
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