

# CONCERNED ABOUT HEALTH CARE IN RETIREMENT?

**64%** OF EMPLOYEES THINK HEALTH CARE COSTS WILL IMPACT THEIR RETIREMENT<sup>1</sup>

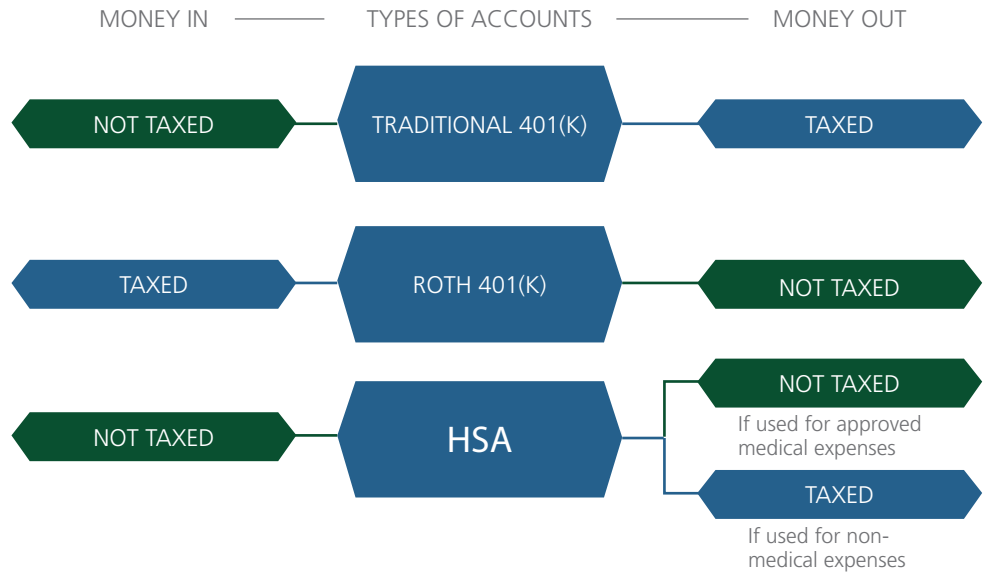
**43%** OF ALL EMPLOYEES PLAN TO DELAY RETIREMENT<sup>1</sup>

**31%** DELAY TO KEEP HEALTH INSURANCE!<sup>1</sup>

## HSA → Medical Expense Savings + MORE

### What is an HSA?

A Health Savings Account (HSA) is a special account that allows eligible employees to set aside, invest and withdrawal money tax-free to pay for qualified medical expenses.



**Focus on 401(k) First**  
Contribute to the match to receive 'free' money



**Calculate Current Out-of-Pocket Costs**  
Contribute anticipated annual medical expenses to HSA



**Consider Future Medical Expenses**  
HSA contributions can be rolled over each year. Earnings grow tax-deferred.



**Tax Considerations**  
In a higher tax bracket? HSA contributions are made pre-tax lowering your taxable income.



**HAVE QUESTIONS?**

Call 877-324-4015

**Next 401(k) Employee Education Meeting**

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<sup>1</sup> PricewaterhouseCoopers LLP "Employee Financial Wellness Survey" (2017): PWC. April 2017.

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