**Maximize Your HSA’s Value**

Your Health Savings Account:

Save More. Spend Smarter. Plan Ahead.

Your Health Savings Account (HSA) is one of the most powerful tools to save for healthcare expenses today and for the future – including into retirement. Here’s why:

|  |  |
| --- | --- |
| Flying Money outline | Contributions are withheld pre-tax |
| Upward trend outline | Earnings grow tax-free |
| Payroll outline | Withdrawals are tax-free when used to pay for qualified healthcare expenses |

R**esources to Help You Achieve Your Goals**

Workplace Financial Consultants

Talk with a professional to gain information, investing advice, and support in trading/selling funds.

* 1-800-842-7131, Monday – Friday, 8:30 am – 8:00 pm

Video

View a recording of the webinar recently offered to Salt Lake County employees: ***“Investing in Your Fidelity Health Savings Account”***

* <https://www.brainshark.com/1/player/fidelityemg?custom=hsa_investing>

Fidelity Learning Center Links

* <https://www.fidelity.com/learning-center>
* <https://www.fidelity.com/go/hsa/why-hsa>

Check Out Investments Specifically Recommended for HSA’s

Thinking about investing? Fidelity offers a list of funds with no minimum investment and no transaction fees.

* <https://digital.fidelity.com/prgw/digital/ftoc>

Plan for Rising Healthcare Costs

Healthcare can be a significant expense - especially in retirement. See how Fidelity recommends preparing for rising healthcare costs.

* <https://www.fidelity.com/viewpoints/personal-finance/plan-for-rising-health-care-costs>

And use this calculator to estimate how much you may need to save for expenses in retirement.

* <https://communications.fidelity.com/wi/tools/retirement-health-care/>