Top 5 Reasons to Choose an HSA

Is a Health Savings Account right for you?

A Health Savings Account (HSA) is the most tax-advantaged account in America. And a Lively HSA is the perfect complement to your HSA-qualified health plan. In fact, HSAs are designed to help you pay less for out-of-pocket expenses.

Here are five reasons why you should open an HSA during open enrollment.

01 | Save up to 35% on health care expenses

Pay for a broad range of today's health care expenses with tax-free dollars. This helps you save up to 35%[1] on every out-of-pocket cost. That's like having $100 to spend rather than $65. Qualified expenses include your health plan deductible (doctors, labs, prescriptions, hospitalization). Plus vision, dental, chiropractic, and mental health services.

02 | Take advantage of lower premiums

The monthly premium for an HSA-qualified health plan is usually lower than other plan choices. Deposit the difference into your HSA with every pay period and watch your savings grow.

03 | Enjoy immediate tax savings with no hassle

Funds are securely deposited into your HSA from your paycheck, pre-tax. And are available to spend with your Lively HSA Visa debit card.

04 | Funds never expire

It's your choice. Spend your HSA money today. Or save it for tomorrow with confidence. Either way, the money is always available to spend—even if you change health plans or employers.

05 | Like a 401(k), for healthcare

Grow your nest egg and peace of mind by saving for future or unexpected healthcare expenses. With the option to invest[2] your savings, just like you can with a 401(k). But with the flexibility to spend the funds anytime, from today through retirement.

[1] Talk to a tax advisor about your savings potential; your savings may vary. The 35% example includes 24% federal tax savings, 7.65% payroll tax savings, and 3.35% state tax savings. Payroll tax savings are only available on deposits made through your employer's payroll. State tax savings are not available in states without income taxes or in California or New Jersey.

[2] Investments are not guaranteed, not insured, and may lose value.

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