

AN INNOVATIVE HEALTH CARE SOLUTION.

A Health Savings Account (HSA) has two components. First, you must participate in a high deductible health plan (HDHP). Once your HDHP is in place, you may open a special savings account with specific contribution limits and withdrawal guidelines.

HEALTH SAVINGS ACCOUNTS CAN PROVIDE SIGNIFICANT ADVANTAGES!

- Competitive rates
- No annual fees
- Federal deposit insurance through the National Credit Union Administration (NCUA)
- Relatively affordable health insurance premiums
- You decide how to use the money, and where to invest it
- You can keep the account, even if you change jobs or medical coverage, or become unemployed
- Funds roll over from year to year
- HSA contributions are tax deductible*
- HSA contributions by your employer can be excluded from your income
- HSA earnings are tax-deferred
- If used for qualified medical expenses, HSA assets are tax-free

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*Contribution limits, qualification criteria and other terms and conditions relating to these accounts can change at any time. Before you open your account, consult your tax advisor for current IRS laws and regulations associated with these types of accounts and whether they are a suitable investment for your financial situation.