

# Fifth Third Bank Health Savings Account

Save Money While  
Managing Your  
Healthcare Costs



A smiling woman with long brown hair, wearing a light pink cable-knit sweater and dark pants, is sitting and talking to a man in a white lab coat. The man is seen from the side, looking towards the woman. They are in a clinical setting with medical equipment in the background.

## **A Smart Way to Pay. An Easy Way to Save.**

You value your health, and you want to keep it in good shape as long as you can. With today's high healthcare costs, it's a good idea to prepare for expected and unexpected expenses so you can stay in good financial shape as well.

That's what makes opening a Fifth Third Bank Health Savings Account so practical.

An easy-to-manage savings solution, a Fifth Third HSA is an ideal complement to the coverage provided by the High Deductible Health Plans (HDHP) many employers now offer. It gives you an affordable way to pay for medical expenses while helping you save money for the future on a tax-free basis.<sup>1</sup>



## How Does a Fifth Third HSA Work?

With your HSA, you can start putting money away to pay for qualified medical expenses<sup>2</sup> that fall below the HDHP deductible like doctor's visits, orthodontia, prescriptions, and glasses and contact lenses.

You set up your own contribution method – often a pre-tax payroll deduction – and your employer may contribute to your account as well.

Best of all, you own and control the money in your HSA. You make all the decisions on how to spend it, and also how to invest your HSA funds, if you so choose.

## A Fifth Third HSA is Flexible and Easy to Manage

Along with having total control over your funds, a Fifth Third HSA gives you:



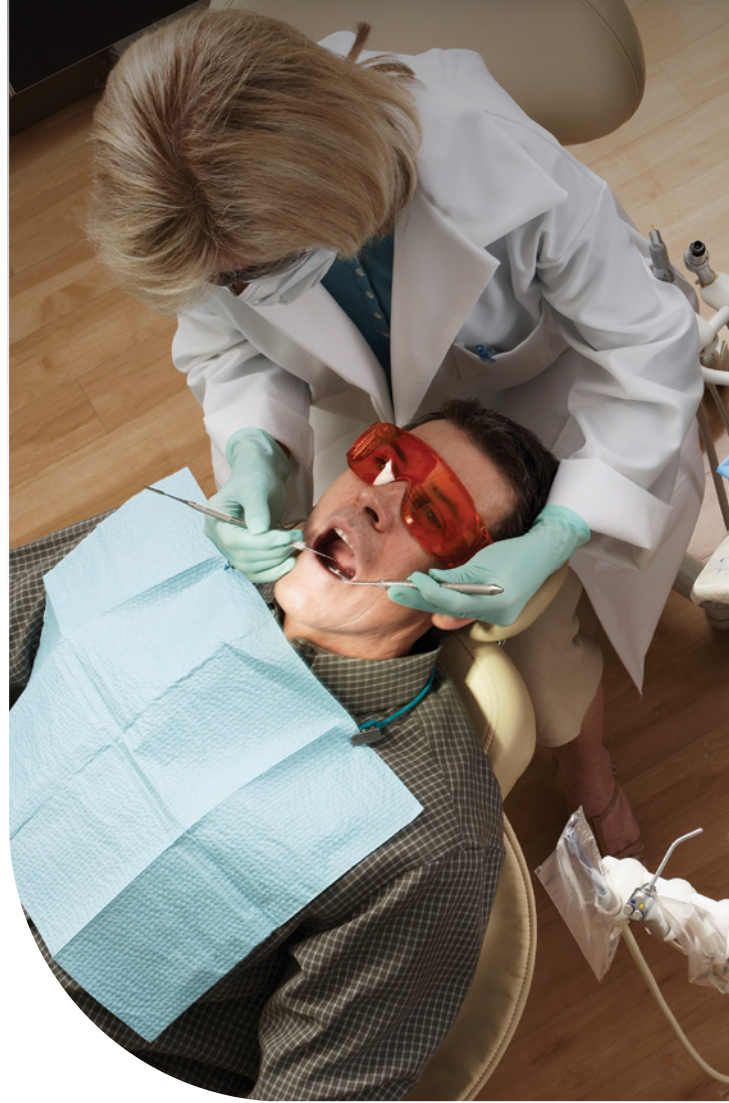
**53hsa.com** – a dedicated account management website where you can enroll, transfer funds, pay medical expenses, store receipts, view statements, and more



**A Health Savings Account Support Center** to provide quick answers to your questions



**A wealth of investment options** for long-term savers with balances of at least \$2,000. Remember, income from these investments is NOT taxable as long as the funds are used for qualified medical expenses.<sup>1,2</sup>



## What are the Financial Benefits of a Fifth Third HSA?

In addition to saving money for medical expenses and retirement, you will enjoy other benefits such as:



**Unused funds roll over from year to year** – there's no “use it or lose it” requirement, so you can continue saving for future medical expenses



**Account portability** – so if you change jobs, your Fifth Third HSA goes right along with you



**Making catch-up contributions** – if you're 55 or older, you build up funds more quickly



**FDIC-insured** – funds held in your HSA cash account are protected up to the maximum amount permitted by law



**A Triple Tax Advantage<sup>1</sup>**



### What's a Triple Tax Advantage?

It's another way the HSA protects the money in your account because:

- All contributions are made pre-tax, so you can contribute more than with a regular taxable savings plan
- Interest or investment earnings on the account are not taxable – no matter how much the account grows
- You pay no taxes on withdrawn funds as long as they're used to pay eligible medical expenses<sup>2</sup>

## Paying for Qualified Medical Expenses is Easy<sup>2</sup>

A Fifth Third HSA provides three different payment options:

- A Fifth Third Bank Debit MasterCard® you can use to pay for all medical expenses, make ATM withdrawals for allowable expenses, and track your transactions online
- Set up payees (doctor's office, pharmacy, etc.) for Online Bill Payment at [53hsa.com](http://53hsa.com)
- Pay directly out of your pocket, then reimburse yourself from your HSA – or leave funds in the HSA to allow your balance to grow



### Ready to get started?

You owe it to yourself – and your future – to open a Fifth Third HSA. To get started, and for complete information, simply visit **53hsa.com**.



<sup>1</sup>Fifth Third Bank does not provide tax or accounting advice. Please consult an accountant or tax advisor for professional advice in these areas.

<sup>2</sup>For a complete list of qualified medical expenses, please visit [irs.gov](https://www.irs.gov).

MasterCard is a registered trademark of MasterCard International Incorporated.

Mutual Fund investments are not FDIC-Insured, have no bank guarantee, and are subject to investment risk, including possible loss of the principle amount invested.

Deposit and credit products provided by Fifth Third Bank, Member FDIC. Deposit balances are insured up to the maximum amount permitted by law. Please see [fdic.gov](https://www.fdic.gov) for insurance coverage. Fifth Third reserves the right to refuse any deposit.