

A person in a white lab coat is shown from the chest down. They are holding a clear plastic container filled with light blue and white capsules in their left hand. In their right hand, they are holding a blue Fifth Third Bank HSA debit card, which is being inserted into a black payment terminal. The card features the Fifth Third Bank logo, the text 'FIFTH THIRD BANK', 'HSA', '0987', 'Debit', and the Mastercard logo. A dark blue rounded rectangle is overlaid on the left side of the image, containing white text.

Fifth Third Bank Health Savings Account

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



A healthcare professional, a man with a beard, is seen from the back, wearing a white lab coat. He is sitting on a table, holding a white pen and writing on a clipboard. He is looking towards a woman who is sitting on the table, smiling at him. She is wearing a light pink sweater and dark pants. The background is a bright, clean clinical setting with a sink and some equipment.

What We'll Cover Today

- What is a Health Savings Account?
- Why We Are Offering an HSA
- Your HSA Benefits
- How to Use Your HSA
- Managing Your HSA
- How to Enroll in Your HSA

What is a Health Savings Account (HSA)?

- A special healthcare account that you set up in your name
- Used in conjunction with our company's High Deductible Health Plan (HDHP)
- Helps you to save money for medical expenses
- Provides a simple method for managing your healthcare finances
- Makes it easier to pay for your current and future medical bills



Why We Are Offering an HSA

- It complements your HDHP
- Helps you pay for healthcare costs until you reach our deductible limit
- Helps you save money with tax advantages
- Puts you in control of your healthcare costs



Fifth Third Bank does not provide tax or accounting advice. Please consult an accountant or tax advisor for professional advice on these areas.

Your HSA Benefits



Triple
Tax Advantage



You are
in control



Automatic
Rollover



Portability

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Triple Tax Advantage

- HSA contributions are made pre-tax
- Interest/investment earnings on the funds in the account are not taxable
- Qualifying medical expense distributions are not taxed



For a list of qualified medical expenses, please visit www.irs.gov/publications/p502.

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You Are In Control

- A higher deductible plan means lower premiums than traditional health insurance plans
 - Saving money in your HSA lets you pay healthcare expenses before reaching your deductible limit
- You own your HSA and all deposits into it, whether made by you or the company



You Are In Control (cont.)

- You decide:
 - Whether you'll contribute to your HSA, and how much, up to the annual contribution limits
 - Which medical expenses to pay for with your HSA
 - Whether to use your HSA for each medical expense, or save funds for future use
- Our company cannot mandate or restrict how or why you use any HSA contributions



Automatic Rollover

- Your Fifth Third HSA dollars roll over year after year
- There is no “use it or lose it” policy with your HSA, unlike Flexible Spending Accounts (FSAs)
- Money saved in your HSA is always yours to keep for whenever it’s needed



Portability

- You own the account so the funds in it are portable
- If you change jobs you can continue to use the same account
- Money is always 100% yours
- You can even use your HSA funds to pay for COBRA premiums



How to Use Your HSA

- Contribute funds = deposits into your HSA
- Distribute payments = withdrawals from your HSA





Contribute Funds

Contributions may be made until the tax deadline of the next calendar year

- Payroll deduction
- Make a deposit through an online transfer of funds
- Employer contributions

Coverage Type	Maximum Annual Contribution 2016	Maximum Annual Contribution 2017
Individual	\$3,350	\$3,400
Family	\$6,750	\$6,750
Catch-Up over 55	\$1,000	\$1,000

- If you're 55 or older, you can make catch-up contributions
- You can save valuable healthcare funds more quickly



Distribute Funds

- Your HSA can cover a wide range of qualified medical expenses, such as:
 - Doctor's office visits
 - Orthodontics
 - Prescription medication
 - Contact lenses
- You can use your HSA funds in other countries as well, including Canada and Mexico



Distribute Funds (cont.)

- Use the Fifth Third Bank Debit MasterCard® that comes with your HSA
- Set up payees (doctor's office, pharmacy, etc.) for Online Bill Payment at [53hsa.com](https://www.53hsa.com)
- Pay by other means and reimburse yourself from your HSA
 - Or leave funds in the HSA to allow your balance to grow





Managing Your HSA

Your dedicated website: 53hsa.com

- Provides simple, convenient, 24/7 online account access where you can
 - Check HSA balances
 - View transaction history
 - Transfer funds
 - Pay for medical expenses
 - View statements
 - Choose investment options for balances over \$2,000
- Unique “electronic shoebox” expense tracker feature lets you scan and digitally store receipts to help manage records





Managing Your HSA (cont.)

Your HSA also includes:

- Fifth Third Bank Debit MasterCard® to pay for medical expenses
- Competitive rates of interest
- Internet Banking and Bill Payment through [53hsa.com](https://www.53hsa.com) at no additional charge
- Ability to fund your account from other financial institutions
- Monthly statements
- Available investment options, to help your funds grow even more



Managing Your HSA (cont.)

Additional support resources

- [53hsa.com](https://www.53hsa.com)
- Fifth Third's HSA Mobile App
- HSA Consumer Portal
- HSA Consumer Resource Guide
- HSA Consumer Support Center: 1-888-350-5353



How to Enroll in your HSA

To open your account,
go to [53hsa.com](https://www.53hsa.com)

- Have the following information handy:
 - The Social Security numbers and dates of birth of dependents
 - Names, addresses, dates of birth, and Social Security numbers of beneficiaries
 - Checking/savings account information – account number and routing number (to facilitate transfer of funds for online contributions and reimbursement distributions)

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





Questions?

Fees may apply. Please see the HSA fee schedule for detailed information about fees that may apply to your Health Savings Account.

