

Fifth Third Bank Health Savings Account

Start Funding
a Healthy Future





A Smart Savings Plan that's the Picture of Good Health

You've made a good decision by choosing a Fifth Third Bank Health Savings Account (HSA) to manage your healthcare expenses.

With the High Deductible Health Plan (HDHP) your employer offers, you have to cover the costs for a variety of items until you reach your deductible amount, such as prescriptions, X-rays, minor procedures, and more.

That's where a Fifth Third HSA comes in. With a Fifth Third HSA, you can take care of your healthcare costs, and even save money for the future on a tax-free basis¹ while you're at it.

Take Control of Your Money and Healthcare

A Fifth Third HSA is a practical, easy-to-manage savings solution that works in conjunction with the coverage provided by your employer's HDHP. It gives you a smart way to pay for qualified medical expenses² that fall below the HDHP deductible, like doctor's visits, orthodontia, prescriptions, and glasses and contact lenses.

You set up your own contribution method – usually 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 even how to invest it if you choose to do so.



A Fifth Third HSA is an Ideal Way to Fund a Healthy Future if You Are:

- Covered by your employer's HDHP
- Under 65
- Not covered by Medicare or any other insurance plan
- Not a dependent



Take the First Step in Being Prepared

Since it's an ideal complement to your HDHP, it makes good financial sense to enroll in a Fifth Third HSA. It makes paying for qualified medical expenses² much easier, and enrolling is pretty easy as well.

Verify with your benefits department whether they will open the Fifth Third HSA account for you, or if you need to open the account yourself. If you are opening the account, your benefits department will provide you with the employer code necessary to get started. To open your Fifth Third HSA, here's all you have to do:



Go to 53hsa.com

- Click "Create New HSA Account"
- Under "Set Up a New Account," enter the unique employer code your employer gave you in the "Code" box
- Click "Get Started" and continue following the instructions



Be sure to activate your Fifth Third Debit HSA MasterCard® upon receipt

If you have any questions along the way, just call HSA Support at 1-888-350-5353.

Once you successfully register, you'll receive a Welcome e-mail with our HSA Consumer Resource Guide attached to help explain all the benefits of your HSA. You'll then receive a Welcome letter in the mail.

Make Sure Your Account is on the Money

Once you're enrolled, it's time to start building up the balance of your Fifth Third HSA.

Here are a few things to know about contributions:

- The easiest way to contribute is to set up a **pre-tax payroll deduction** through your employer so the money goes directly into your account
- You can make contributions online by **transferring funds from your bank account**, even if it is not a Fifth Third account, whether on a one-time or recurring basis
- It's up to you to determine the frequency of your contributions, and the amount you wish to contribute at any one time
- The **maximum amount you contribute** for the entire year is determined by law. To find the maximum contribution amount, visit **53hsa.com**.
- If you're 55 or older, you're also allowed to make **"catch-up" payments** to your Fifth Third HSA each year until you enroll in Medicare
- Visit our HSA video library located under the resources tab of **53hsa.com** to **view our educational videos** on how best to utilize your HSA

With your account in place, here's some additional financial benefits you'll enjoy:



A Triple Tax Advantage:¹

- All contributions are made pre-tax, so you can contribute more than with a regular 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 for eligible medical expenses



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



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



A wealth of investment options for long-term savers with balances of at least \$2,000. You can choose from more than 20 mutual funds in various growth and income categories.³ Remember: as long as the funds are used for qualified medical expenses,² income from these investments is NOT taxable.¹

Paying for a Clean Bill of Health is Easy

As nice as it is watching your account grow, you will eventually need to pay for a qualified medical expense.² With a Fifth Third HSA, you have your choice of two simple payment options:

- A Fifth Third Bank Debit MasterCard® you can use to:
 - Pay for all medical expenses
 - Track your transactions online
- Pay directly out of your pocket, then reimburse yourself from your HSA – or leave funds in the HSA to allow your balance to grow



What's a Qualified Medical Expense?

Determining a qualified medical expense is based partially on your particular HDHP, and based largely on your own determination. Here are a few guidelines and suggestions to keep in mind:

- Deciding whether an expense is for medical care is based on all the relevant facts and circumstances
- A medical care expense is primarily for the prevention or alleviation of a physical or mental defect or illness
- You can find a partial list of qualified medical expenses in IRS Publication 502 available at [irs.gov](https://www.irs.gov)
- You should keep your receipts in case you need to defend your expenditures or decisions during an audit
- Using money from your HSA for anything other than a qualified medical expense means it will be taxed and, for individuals who are not disabled or over age 65, subject to a 20% tax penalty¹



Get the Most from Your Account

We provide you with a variety of educational tools and resources to help you become familiar with all aspects of your Fifth Third HSA. The more you know, the more you can take advantage of all its benefits.

Your most valuable resource is our HSA website at **53hsa.com**. At this dedicated site, you'll be able to:

- Learn all about a Fifth Third HSA
- Open your own account
- Establish online access
- Compare HDHP/HSA benefits to traditional health plans
- Use various calculators to determine your tax savings, contribution limits, annual premiums, and more
- Explore an extensive FAQ section that covers getting started, contributions, account management, using your account, and other essentials

A copy of the HSA Consumer Resource Guide will be sent to you as an attachment in your Welcome e-mail after you first open your account. The information in the HSA Consumer Resource Guide is updated often. The latest version can be found at **53hsa.com** under the Forms tab.

HSA Support

If you have questions or need assistance, our HSA Consumer Support Center is a quick, toll-free call away at **1-888-350-5353**.



Take Control of Your Healthcare Dollars

A smart way to pay medical expenses. An easy way to save money. Investment options. Helpful resources. Your Fifth Third HSA gives you control of your healthcare costs – and gives you greater peace of mind.

*To learn more and enroll today, please visit **53hsa.com**.*



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

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

³Mutual Fund investments are not FDIC-Insured, have no bank guarantee, and are subject to investment risk, including possible loss of the principle amount invested.

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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.