

Health Savings Account (HSA)

Helping you get more for every healthcare dollar

What is an HSA?

A Wells Fargo Health Savings Account is a personal savings account that works in conjunction with an HSA-compatible health plan being offered by your employer. You can use your HSA to pay for current and future qualified medical expenses—tax free.¹ The Wells Fargo HSA is backed by one of the largest and most-recognized financial services companies in the nation – and one of the first banks to offer HSAs.

Benefit from tax savings

The money you contribute to your HSA is tax-deductible and can be used to pay for qualified medical expenses not only for yourself, but also for your spouse and tax dependents.¹ The chart below shows how you can benefit from tax savings when you contribute to an HSA.

Income-tax savings²

Income	\$1,000	\$1,000
HSA contribution	\$0	\$1,000
25% federal income tax ³	-\$250	\$0
Funds left to pay for qualified medical expenses	\$750	\$1,000

Flexible online funding

The maximum amount the IRS allows you to contribute to your HSA in 2012 is \$3,100 for single and \$6,250 for family coverage, plus catch-up contributions of \$1,000 for those 55 and older—but you don't have to contribute it as a lump sum.⁴

Check with your employer to see if you can contribute to your HSA through before-tax payroll deductions. Or you can make online contributions to your HSA up to

the annual IRS contribution limits. It's entirely up to you—but the more you contribute, the more you have available to pay for qualified medical expenses.



Convenient payment options

With a swipe of your Wells Fargo Visa[®] HSA debit card you can pay for prescriptions, doctor visits, dental expenses, and more. Funds will automatically be deducted from your HSA. You can also withdraw funds by visiting any convenient Wells Fargo store or Wells Fargo ATM. You can use HSA checks to pay for qualified medical expenses. Checks may be ordered for an additional fee by calling Wells Fargo HSA Customer Service.

Together we'll go far



A smart choice at any age or stage

You can use the money you contribute to your HSA to pay for qualified medical expenses now, or you can save and build your balance to use later or in retirement—all tax-free.¹

- **Use it today**

Want to pay for current healthcare expenses? Use your convenient HSA debit card or pay with cash for later reimbursement.

- **Save for tomorrow**

The Wells Fargo HSA rewards you with competitive rates of interest as the balance in your FDIC-insured deposit account grows.⁵

You can open an investment account and pre-select investment options, so when your HSA deposit account reaches a minimum balance of \$2,000, future contributions can be invested automatically.⁶ You decide how active an investor you want to be.

- **Save for retirement**

Money in your HSA rolls over year to year, and you don't have to pay taxes on the interest or investment income you accrue. That's an important advantage to anyone saving for retirement.

You won't be taxed, even after you retire, as long as you use the money in your HSA for qualified medical expenses.

How can we help?

Customer Service can help you maximize the value of your HSA.

1-866-884-7374

wellsfargo.com/hsa

Easy account management tools

The *Wells Fargo Health Account Manager*SM portal makes managing your HSA fast and easy. Go to wellsfargo.com/hsa and click Sign On next to Access Your HSA to sign on to the Health Account Manager portal. You can view account activity, make online contributions, review monthly statements and annual tax reporting, transfer funds, and more. You can also call 1-866-884-7374 for immediate assistance Monday through Friday from 7:00 a.m. to 8:00 p.m. Central Time.

Investment choices to meet your needs

Once a minimum balance in your FDIC-insured deposit account is met, you have the option to invest additional contributions you make to your HSA. With a diverse array of fund offerings, it's easy to find an option that matches your personal financial goals and investment style.⁶

Getting started is easy

After you're enrolled in an HSA-compatible health plan, it's easy to set up your Wells Fargo HSA. Simply follow the instructions specific to your employer's benefits enrollment process.

Once your HSA is opened, you'll receive a welcome packet in the mail giving you all the information you need to use and manage your account.

Your HSA debit card will be mailed separately with instructions for use.



¹ Tax references are at the federal level. State taxes may vary. Please consult a tax advisor.

² This example is for illustrative purposes only. Tax consequences may differ based on individual circumstances. This example assumes all HSA contributions are for qualified medical expenses.

³ Based on estimated federal tax savings of 25%. State taxes may vary. Please consult a tax advisor for personalized tax advice.

⁴ These are the IRS contribution limits for 2012.

⁵ Interest rates are subject to change and current rates are published at wellsfargo.com/hsa.

6 INVESTMENT PRODUCTS: NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE