

# CarePay<sup>SM</sup> HSA



## It's money in the bank.

When you open an HSA, you can start setting money aside right away, up to the amount of your health plan deductible or federally set maximums, whichever is less. Then it's there when you need it to pay for qualified medical expenses incurred by you, your spouse, or your dependent children. Here's just a short list:

- deductibles, copayments, and coinsurance for health care services
- prescription drugs and certain over-the-counter medications
- eyeglasses, LASIK eye surgery, and contact lenses
- dental and orthodontic services
- hearing aids
- qualified long-term care services, including limited premiums for long-term care insurance
- certain types of alternative medicine services

## TIME IS MONEY. GET STARTED NOW.

To enroll or get more information, visit [www.wfhbs.com/kaiserpermanente](http://www.wfhbs.com/kaiserpermanente).

*Para información en español:*

[www.wfhbs.com/spanish1.htm](http://www.wfhbs.com/spanish1.htm)

You can also speak to a Wells Fargo CarePay HSA customer service representative at 1-866-890-8308, Monday through Friday, 7 a.m. to 8 p.m. (CST). *Representantes disponibles a asistir en español; lunes a viernes.*

## WANT A HOT INVESTMENT TIP?

# Invest in your well-being

## CarePay<sup>SM</sup> HSA

A new health savings account for Kaiser Permanente members

## It's like an IRA for your health

With all the resources out there these days, there's a lot you can do on your own to get healthy and stay healthy. Now you can do a lot more for your financial health, too. Introducing CarePay HSA, brought to you by Wells Fargo through Kaiser Permanente. CarePay HSA is a health savings account designed to put you in charge of your health care dollars.

## Three cheers for triple tax savings.

Just like an IRA is a tax-free savings account for your retirement, an HSA is a tax-free savings account for your medical expenses. What's unique about an HSA is that you get triple tax savings.\*

- Tax deductions when you contribute to your account
- Tax-deferred earnings through investment
- Tax-free withdrawals for qualified medical expenses

\*The tax references in this brochure relate to federal income tax only. Consult with your financial or tax adviser for more information about state income tax laws.

## It's a lot more than just money in the bank



**It's empowerment.** The CarePay<sup>SM</sup> HSA puts you in charge of your health care dollars. You can invest in a variety of mutual funds, across a range of investments. After age 65, you can withdraw funds for any reason without penalty, and similar to a Traditional IRA, you'll be taxed only at your ordinary income tax rate. So you can create your own investment strategy to meet your personal financial goals.

**It's flexibility.** You decide how much to deposit and when.\* And you can deposit money directly into your account or through direct deposit from your paycheck. Your employer, family members, or others can make contributions to your account, too. Plus, you'll enjoy the added convenience of a Visa<sup>®</sup> debit card to access your funds.

**It's yours.** If you change jobs, health plans, or even move out of state, your HSA stays with you. Your unused balance rolls over and accumulates from year to year, too.

**It's peace of mind.** With a CarePay HSA, you can rest easy knowing you're saving for unexpected medical expenses.

### **Wells Fargo. The HSA provider we bank on.**

We've done the legwork for you. Wells Fargo is one of the most well-known and trusted financial institutions in the country. With Wells Fargo, you'll get low monthly administrative fees and the convenience of round-the-clock account access. You'll enjoy all the advantages of two industry leaders working for you.

\* You can make a contribution to your HSA each year that you are eligible, up to the amount of your health plan deductible or federally set maximums, whichever is less. Please refer to IRS publication 969 for more details.

CarePay<sup>SM</sup> is a service mark of Kaiser Permanente identifying financial products our members can access through our arrangements with preferred financial providers. Your CarePay HSA is provided and administered by Wells Fargo N.A., which acts as trustee of the Wells Fargo Health Savings Accounts. Kaiser Permanente does not provide or administer financial products, including HSAs, and does not offer financial, tax, or investment advice. Members are responsible for their own investment decisions. Members can use their CarePay HSA Visa<sup>®</sup> debit card anywhere Visa<sup>®</sup> is accepted, not limited to Kaiser Permanente facilities. For information about a Wells Fargo HSA, please contact Wells Fargo at **1-866-890-8308**.



### **Why blueberries?**

They're a great source of health-promoting antioxidants, and a colorful reminder to be well, stay well, and thrive.

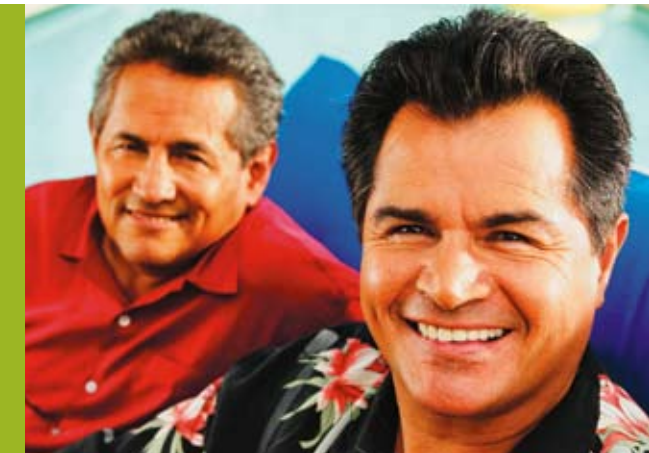
### **No claim forms necessary.**

When you pay for qualifying medical expenses with your CarePay HSA Visa<sup>®</sup> debit card, there are no forms, no checks, no hassles, no PIN. **Just swipe and sign to pay!**

### **Are you eligible?**

You can be eligible to open a CarePay HSA through Wells Fargo by first enrolling in one of Kaiser Permanente's HSA-qualified deductible plans.

- You cannot be enrolled in Medicare,
- You cannot be claimed as a dependent on anyone else's tax return,



- You cannot have additional health coverage that is not a qualified deductible plan (there are certain exceptions), and
- You cannot have received benefits from the Department of Veterans Affairs in the past three months.

Consult with your financial or tax adviser for more information about your eligibility for an HSA.

