



HSA SMART News



July 2014

Didn't Use It? You Won't Lose It!

As the owner of a Health Savings Account (HSA), you never have to worry about spending down your account by year end to avoid forfeiting your money. With an HSA, there's no annual requirement to "use or lose" your funds. Any unspent funds roll over and accumulate tax-free year to year. Plus, there's no balance limit on your HSA, so your contributions can build up over time, earning tax-free interest until you're ready to use them.

Whether you have a regular savings plan for HSA contributions or just contribute periodically, those funds are always yours to continue saving or to spend on qualified medical expenses, even into your retirement years! HSAs are portable, too, meaning you can keep your account and any funds in it if you change jobs or health plans.

This flexibility makes your HSA a valuable tool for managing your healthcare spending dollars today, tomorrow and into the future!

Online Access Keeps You Connected

Stay current, stay connected with online access to your HSA. All the tools and resources you need to track and manage your HSA are available 24/7 through our secure online portal:

- Current account balance
- 12-month transaction history
- Free electronic account statements
- HSA Snapshot – A summary of current and prior-year contributions and distributions
- Bill payment
- Funds transfer
- Email and text message alerts

Start enjoying the ease, convenience and time savings of online access to your Health Savings Account.

Be Cool. Wear Your Shades.

Good sunglasses are as important to your eyes as good sunscreen is to your skin. Exposure to the ultraviolet (UV) rays from the sun increases your risk for serious eye diseases.

July is UV Safety Month sponsored by the American Academy of Ophthalmology (AAO). Through its EyeSmart™ campaign, the AAO offers these tips to protect your eyes from the sun any time of the year:

- Choose the right sunglasses—those that block 100 percent of UV-A and UV-B rays. Sunglasses should wrap all the way around to your temples, so the sun's rays can't enter from the side.
- Wear a broad-brimmed hat in addition to your sunglasses.
- Even if you wear contact lenses with UV protection, you still need sunglasses.
- Sunglasses should be worn whenever you're outside, especially in the early afternoon and at higher altitudes, where UV light is more intense.
- Never look directly at the sun.
- Don't forget the kids. Protect their eyes with hats and sunglasses.

Learn more at <http://www.geteyesmart.org/eyesmart/living/sun.cfm>

