

- **Advantages and Considerations of a High Deductible Health Plan with a Health Savings Account**

ADVANTAGES:

- Lower premiums
- More control over your health care spending
- Pay for services *if* and when you need them
- Access to a Health Savings Account (HSA)
 - Funds rollover year to year
- Tax free dollars to pay for health care (reduces taxable income)
- Interest bearing savings account with an ability to invest – another opportunity to save

CONSIDERATIONS:

- Higher deductibles
- Pay full negotiated price for Rx's and Services
- Immediate payment for Rx's required
- HSA dollars must be deposited in your account before they can be used