

## Bringing balance to your health and retirement savings

You can use your Empower health savings account (Empower HSA) to pay for qualified healthcare expenses now and in retirement.

## Pay for healthcare now

Money in your Empower HSA can be used to cover current qualified healthcare expenses, including:

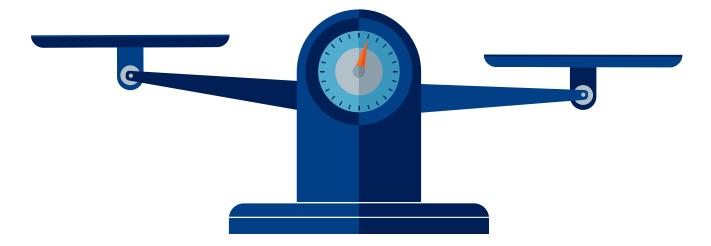
- Doctor's visits
- Eyeglasses
- Prescription drugs
- And more

Visit irs.gov and search IRS Publication 502 for a complete list of qualifying expenses.

## Save for retirement healthcare

Use your Empower HSA to save for future or retirement healthcare expenses.

- · Unspent money carries over year after year.
- The money is yours to keep, even if you switch healthcare plans or change employers.
- After age 65, withdrawals are not subject to penalty, regardless of how you use the money.\*



It's like having two accounts in one

If you're enrolled in a high-deductible health plan, you may be eligible to open an Empower HSA.

Talk to your employer about enrolling today.



**NOW** IS A GOOD TIME

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