

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
- Prescription drugs
- Eyeglasses
- And more

Visit [irs.gov](https://www.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.

* If your HSA savings are used for nonqualified expenses, related withdrawals may be subject to applicable income tax.

NOW IS A GOOD TIME

Investments are not FDIC insured, are not guaranteed by Optum Bank® and may lose value.

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