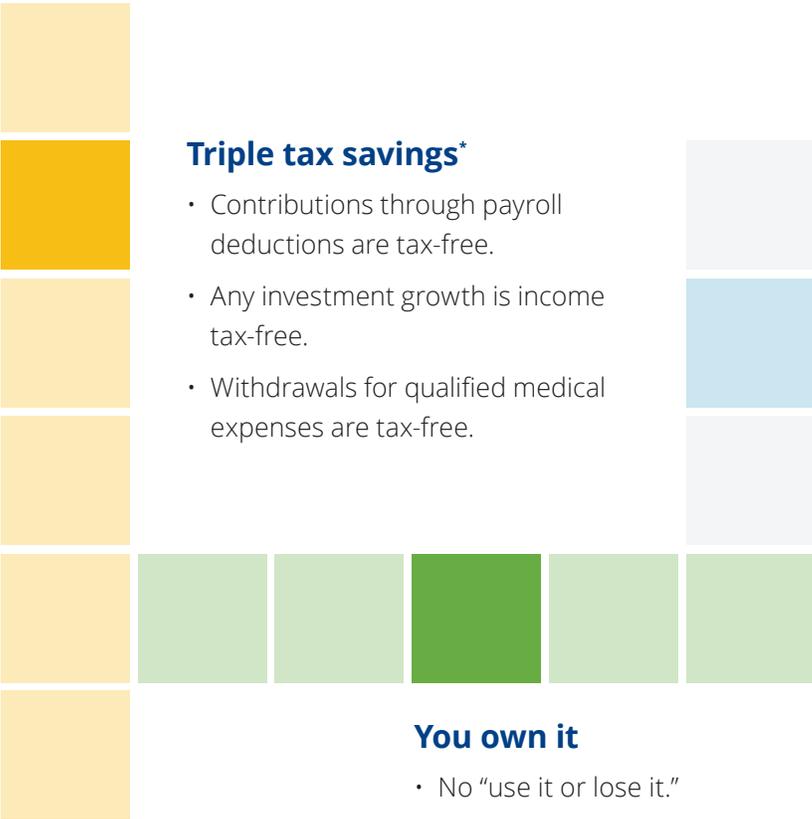


Piecing together the benefits of an Empower HSA

You can use an Empower health savings account (Empower HSA) to help plan, save and pay for healthcare today and in the future.



Triple tax savings*

- Contributions through payroll deductions are tax-free.
- Any investment growth is income tax-free.
- Withdrawals for qualified medical expenses are tax-free.

You own it

- No “use it or lose it.”
- Unspent money carries over year after year.
- Your balance can grow over time.

3 ways to use an HSA

- Pay for qualifying medical expenses today.
- Pay for qualifying medical expenses in the future.
- Help build your retirement savings.

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.

* Contributions, any earnings and withdrawals are federal income tax-free if used to pay for qualified medical expenses. State income taxes may still apply. HSA funds used for nonqualified medical expenses may be subject to applicable federal and state income taxes and/or penalties.

NOW IS A GOOD TIME

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

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