

Health Savings Accounts

Take Control Of Your Healthcare Costs



What is an HSA? An Inland Bank Health Savings Account (HSA) is like an IRA for your healthcare that empowers you to prepare for and manage healthcare costs. HSAs offer triple tax benefits, including tax-free saving, growth, and spending on qualified medical expenses anytime, from today throughout your retirement—something you can't get from other retirement accounts¹. HSAs complement your retirement plan, helping you prepare for the \$250,000 or more you will need for retirement medical expenses. HSAs can also be used to save and pay tax-free today for your qualified healthcare expenses—from doctor's visits to prescriptions, as well as dental and vision expenses.

More than 15,000,000 have enrolled in an HSA. Here's why:

HSAs can put extra money in your pocket

- HSA-qualified health insurance premiums are typically lower than other health insurance plans.
- If your premiums are lower, you can contribute the savings to your HSA — it's like earning extra income, and it's saved in an account that is yours to keep.

HSAs typically offer more benefits than Flexible Spending Accounts (FSA)

- Each offers tax-free contributions and spending on qualified medical expenses.
- Higher annual limits for contributions mean more family tax savings potential with HSAs.

HSA funds are yours to keep even if you don't use them, and carry forward year after year.

- HSAs are like IRAs for your healthcare
- You can use your HSA to save for healthcare expenses in retirement.
- You won't be taxed, even after you retire, as long as you use the money in your HSA for qualified medical expenses.

Benefit from tax savings

The money you contribute to your HSA is tax-free and can be used to pay for qualified medical expenses for you, your spouse, and your tax dependents. These tax savings¹ can allow you to save up to \$25 or more for every \$100 contributed to your HSA.

Income Tax Savings	Without An HSA	With An HSA
Income	\$1,000	\$1,000
HSA Contribution	\$0	\$1,000
25% federal income tax	-\$250	\$0
Money to spend on qualified medical expenses	\$750	\$1,000

2018-19 HSA contribution limits

The maximum amount the IRS allows you to contribute to your HSA in 2018 is \$3,450 for individual coverage and \$6,900 for family coverage. In 2019, the maximum amount is \$3,500 for individual and \$7,000 for family coverage. If you are 55 or older, you can contribute an additional catch-up contribution of \$1,000. Check with your employer to see if you can contribute to your HSA with before-tax payroll deductions. Or, you can make contributions to your HSA up to the annual IRS contribution limits on an after-tax basis and deduct them on your return.

Convenient payment options

With a swipe of your Inland Bank Visa® HSA debit card, you can pay for prescriptions, doctor's visits, dental expenses, hearing aids, eyeglasses, and more.

Compare Account Options



¹ - Consult your Tax Advisor.



Inland Bank Health Savings Account Options

Feature	No Fee HSA ¹	HSA Advantage
Minimum balance to open	\$100 ²	\$100 ²
Monthly Service Charge	\$0	\$2.95
Minimum Balance To Avoid Service Charge	\$0	\$0
Balance Threshold for Investments ³	NA	\$2,500.00 (funds in excess of \$2,500.00 can be invested with a select group of mutual funds)
Earns Interest	Yes	Yes
Interest Compounding frequency	Monthly	Monthly
Minimum balance to earn interest	\$.01	\$.01
STARs ⁴ and Allpoint Access to over 55,000 surcharge-free ATMs Nationwide ⁴	Unlimited	Unlimited
Monthly Service Charge for Optimal Check Imaging	\$0	\$0

1 - No fees associated with the set up or monthly maintenance of the HSA account. Please see personal fee schedule for any ancillary fees that may be associated with your account. 2 - Inland HSA will work with Employer Groups who are using payroll contributions for employee accounts. 3. Funds in excess of \$2,500.00 can be transferred to a select group of mutual funds. Participation in the Health Savings Account (HSA) investment options is voluntary and requires a separate agreement with myHSAinvestments. Neither Inland Bank and Trust nor its subsidiaries (collectively "Inland Bank") are parties to that agreement nor are they affiliated with myHSAinvestment. Any fees charged by myHSAinvestments are in addition to fees charged by Inland Bank. Investors should carefully read the Fund prospectus, which includes information on the Fund's investment objectives, risk, as well as charges and expenses along with other information, for each Fund before investing or sending money. Once you transfer funds to your HSA ADVANTAGE investment account, they become subject to your agreement with myHSAinvestments. Funds in the investment portion of your HSA ADVANTAGE account are not FDIC insured, May Lose Value and are Not Bank Guaranteed. Inland Bank is not a registered investment advisor nor is Inland Bank acting in the capacity of a registered investment advisor with respect to the offering of HSA investment options. Under no circumstances is Inland Bank offering any of the HSA investment options and makes no representations with respect to the investment options offered. Inland Bank disclaims any and all liability, contingent or otherwise, for the performance of the HSA investment options. Please see your financial advisor for personal investment advice. 4 - A Surcharge Fee may be charged at ATM terminals not owned and operated by Inland Bank and ATM terminals not participating in the STARs[®] or Allpoint[®] Surcharge Free networks. Using an ATM that is not in the STAR[®] network may result in both the Bank charging an Out of Network Fee and the ATM Owner charging a Surcharge Fee. Please refer to the fee schedule for other related costs, such as replacement cards and rush orders.

Qualified Medical Expenses

Expenses incurred by the account beneficiary and his or her spouse and dependents; COBRA premiums; Health insurance premiums while receiving unemployment benefits; Qualified long-term care premiums; and any health insurance premiums paid, other than for a Medicare supplemental policy, by individuals age 65 or older. This list below provided by irs.gov is not all-inclusive; additional expenses may qualify, and the items listed below are subject to change in accordance with IRS regulations. For more information or clarification on individual list items, refer to Publication 502, visit irs.gov or consult a tax professional.

- Ambulance
- Annual Physical Examination
- Artificial Limb
- Artificial Teeth
- Bandages
- Body Scan
- Braille Books and Magazines
- Capital Expenses
- Chiropractor
- Contact Lenses
- Crutches
- Dental Treatment
- Diagnostic Devices
- Disabled Dependent Care Expenses
- Drug Addiction
- Drugs
- Eye Exam
- Eyeglasses
- Eye Surgery
- Founder's Fee
- Guide Dog or Other Service Animal
- Health Institute
- Health Maintenance Organization (HMO)
- Hearing Aids
- Home Care
- Home Improvements
- Hospital Services
- Insurance Premiums
- Intellectually and Developmentally Disabled, Special Home for
- Laboratory Fees
- Lead-Based Paint Removal
- Learning Disability
- Legal Fees
- Lifetime Care-Advance Payments
- Long-Term Care
- Meals
- Medical Conferences
- Medical Information Plan
- Medicines
- Nursing Home
- Nursing Services
- Operations
- Optometrist
- Organ Donors
- Osteopath
- Oxygen
- Physical Examination
- Prosthesis
- Psychiatric Care
- Special Education
- Stop-Smoking Programs
- Surgery
- Therapy
- Transplants

Getting started is easy

Once you've enrolled in an HSA-qualified health plan, it's easy to set up your Inland Bank Health Savings Account. Simply follow the instructions specific to your employer's benefits enrollment process. You can open your account online 24/7 at inlandbank.com. If you need assistance you can call our Contact Center at 1.877.908.6555.

Shortly after opening your account, you'll receive a welcome package in the mail. This packet includes all the information you need to start managing your HSA. Within 7-14 days of receiving the welcome package, you'll receive your HSA debit card in a separate mailing, with instructions for using the card.

How can we help?

To learn more about maximizing the value of your HSA, or if you have questions about your HSA, email HSA@inlandbank.com or call us at 1.877.908.6555