

## The Triple Tax Advantage

HSAs offer three significant tax advantages:

1. You can use your HSA funds to cover qualified medical expenses, including dental and vision expenses — tax-free.
2. Unused funds grow and can earn interest over time — tax-free.
3. You can save your HSA dollars to use for your health care when you leave Parkway Public Schools or retire — tax-free.

If you want to save tax-free money for future medical expenses, consider enrolling in the HDHP with HSA.

## How a High Deductible Health Plan (HDHP) and a Health Savings Account (HSA) Work Together

Year 1 Example: You enroll in the HDHP with HSA during enrollment		Year 2 Example: You enroll in the HDHP plan again next year
You contribute \$4,300 for a total of \$4,300		\$3,600 rolls over from last year and you contribute \$4,300 for a total of \$7,900
You use the HSA to pay \$700 of eligible expenses		You use the HSA to pay \$1,250 of eligible expenses
You have \$3,600 in the HSA to roll over to next year!		You have \$6,650 in the HSA to roll over to next year!