

DATA PATH  
COMICS

THE ADVENTURES OF

# CAPTAIN CONTRIBUTOR

## & BETTY THE BENEFACTRESS

APPROVED  
FOR ALL AGES



IN THIS ISSUE



**FREEWAY  
FREAK OUT!**

AND



**KITTY CHAOS**

# Health Savings Account (HSA)

HSAs are an employer-sponsored benefit account for people with a qualified high deductible healthcare plan. Participants make pre-tax contributions into their account and use the funds for out-of-pocket eligible medical expenses for themselves and their dependents.

## Triple Tax Savings!

Participants enjoy three major tax benefits:

1. Contributions to the HSA are made before taxes, saving on Federal, State, and FICA taxes
2. Withdrawals made for eligible medical expenses are tax free
3. Account earnings (interest on the balance and investment income) are tax free

## Additional HSA Benefits include:

- You own the account! If your employment status changes for whatever reason, you keep the account forever and can continue using the funds
- Invest your funds once your account balance reaches \$1,000 and grow your account quickly
- After age 55, you can make "catch up" contributions of up to \$1,000 over the annual limit
- Use your funds as a retirement account – starting at age 65, any withdrawals for non-qualified expenses are taxed as regular income

## Eligible Expenses

See pages 6-7 for a list of eligible medical expenses. Contact your Benefits Representative for more details.

## 2023/2024 Annual Contribution Limits

Participants with individual coverage:



2023: **\$3,850**  
2024: **\$4,150**

Participants with family coverage:



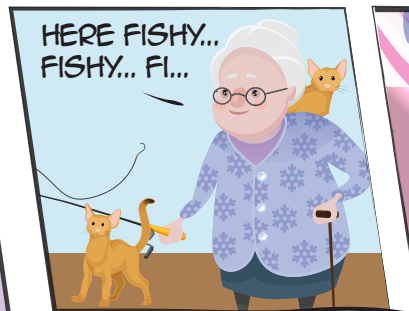
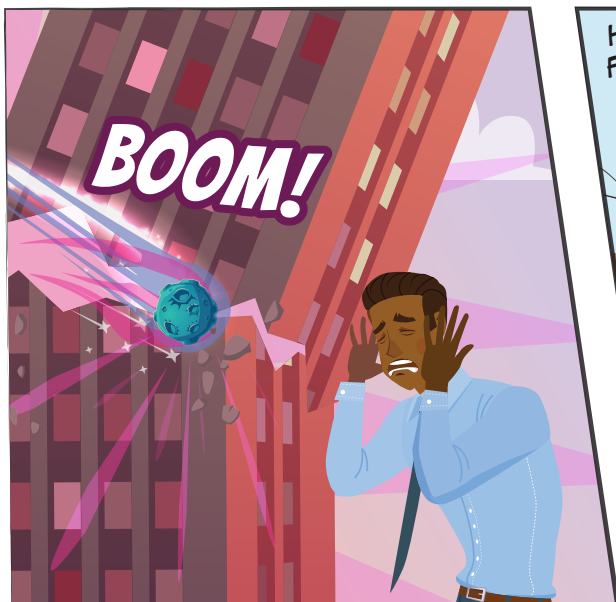
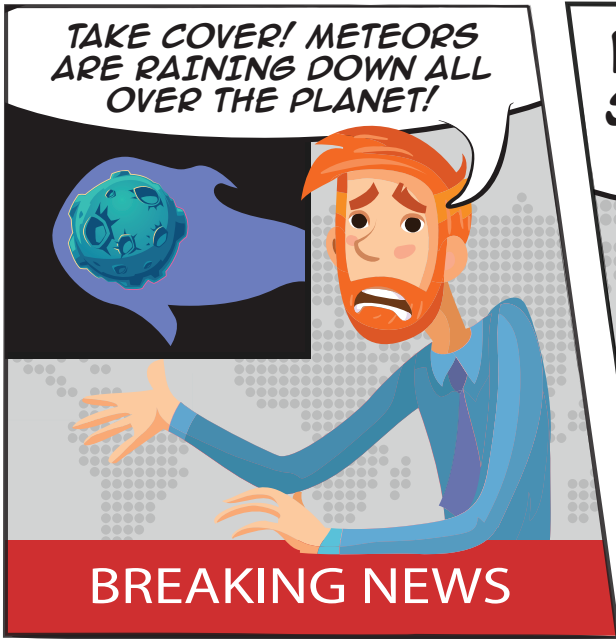
2023: **\$7,750**  
2024: **\$8,300**

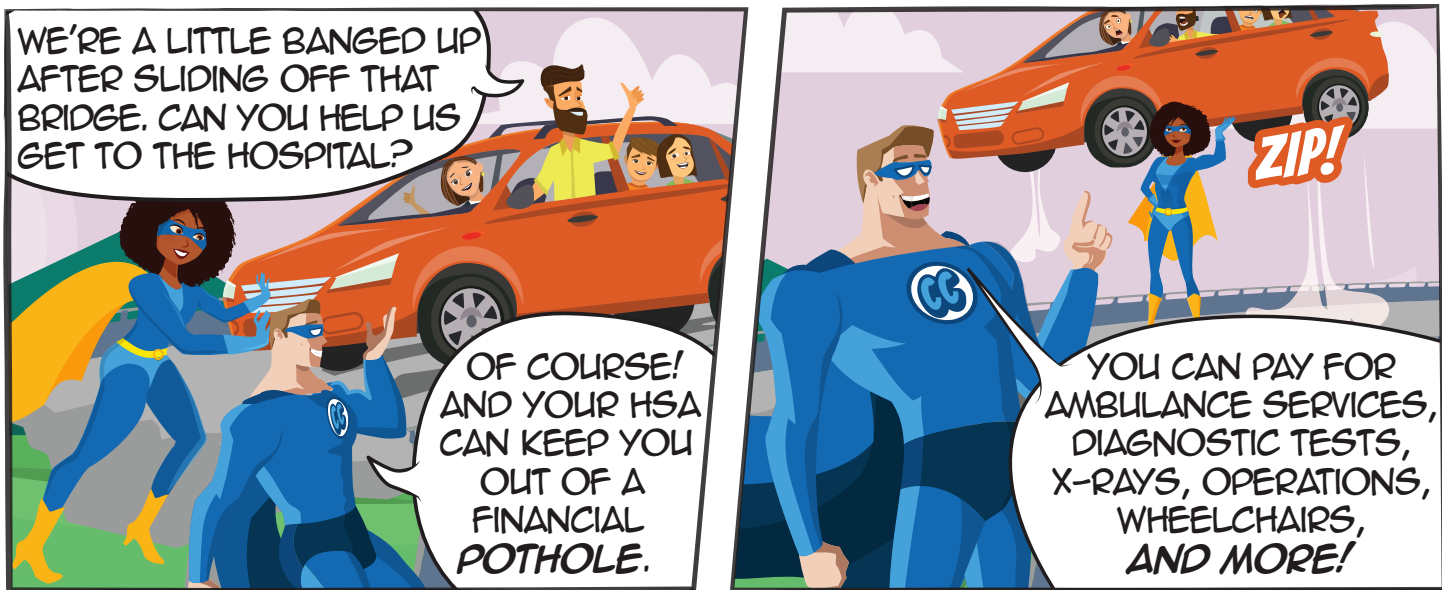


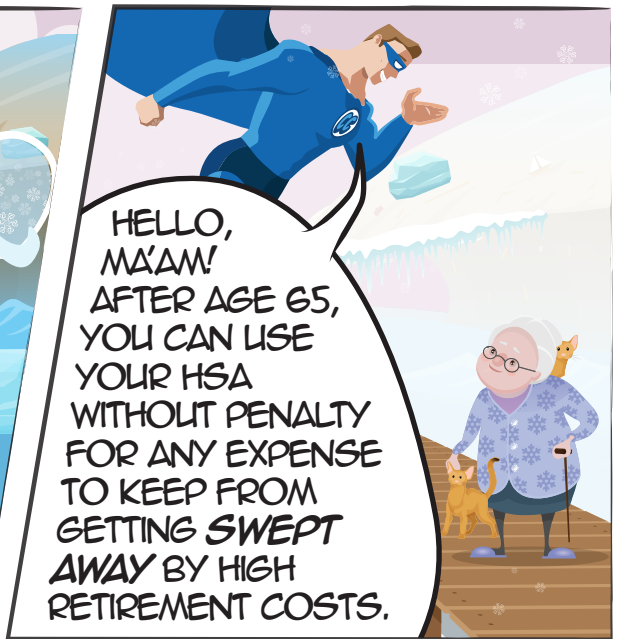
### Customer Service

Toll-Free 877-685-0655  
benefits@beneliance.com  
beneliance.com  
PO Box 55068  
Little Rock, AR 72215

**CC** **IN THIS EPISODE: HSAS AND THE MENACING METEOR!**







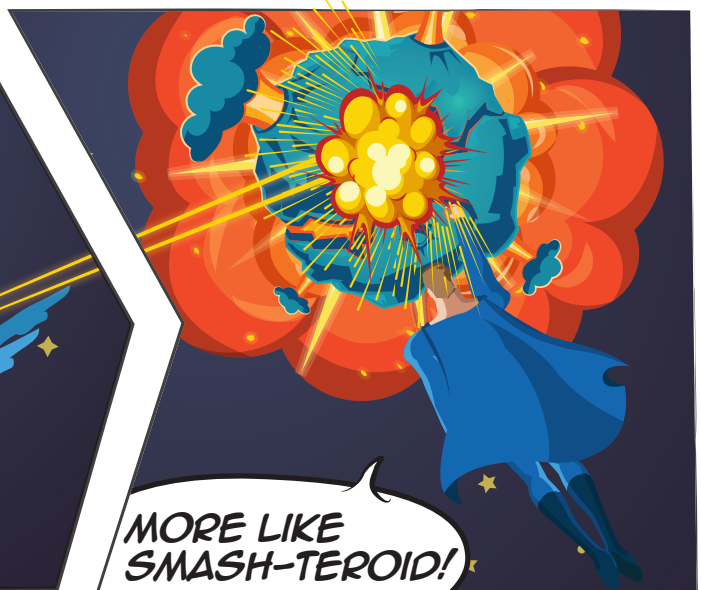
HELLO, MA'AM! AFTER AGE 65, YOU CAN USE YOUR HSA WITHOUT PENALTY FOR ANY EXPENSE TO KEEP FROM GETTING *SWEPT AWAY* BY HIGH RETIREMENT COSTS.



CAPTAIN, WE'VE GOT A PROBLEM



LET'S COMBINE OUR POWERS AND DESTROY THIS OVER-GROWN PEBBLE!



MORE LIKE SMASH-TEROID!



CLINK!

IT WORKED! THE PEOPLE OF EARTH CAN SLEEP SOUNDLY!

THE WORLD HAS BEEN SAVED ONCE AGAIN, THANKS TO CAPTAIN CONTRIBUTOR AND BETTY THE BENEFACTRESS!



BREAKING NEWS



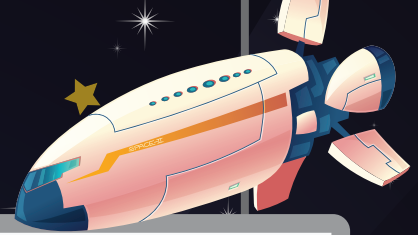
# HSA ELIGIBLE EXPENSES



The following is a list of eligible expenses. For more detailed information, see IRS Publication 502.

- |                                |   |   |
|--------------------------------|---|---|
| Acupuncture                    | Drug addiction treatment & facilities   | Physical exams  |
| Alcoholism treatment           | Drugs (prescription)                    | Physical therapy  |
| Allergy shots and testing      | Eye examinations and eyeglasses         | Psychiatric care (psychologists, psychotherapists)                        |
| Ambulance (ground or air)      | Home health and/or hospice care         | Radial keratotomy   |
| Artificial limbs               | Hospital services                       | Schools (special, relief, or handicapped)                                 |
| Blind services and equipment   | Insulin                                 | Sexual dysfunction treatment  |
| Car controls for handicapped*  | Laboratory fees                         | Smoking cessation programs  |
| Chiropractor services          | LASIK eye surgery                       | Surgical fees   |
| Coinurance and deductibles     | Medical alert (bracelet, necklace)      | Television or telephone for the hearing impaired                          |
| Contact lenses                 | Medical monitoring and testing devices* | Therapy treatments*   |
| Crutches, wheelchairs, walkers | Nursing services                        | Transportation (essentially and primarily for medical care; limits apply) |
| Dental treatment               | Obstetrical expenses                    | Vaccinations  |
| Dentures                       | Occlusal guards                         | Vitamins*   |
| Diagnostic tests               | Operations and surgeries (legal)        | Weight loss programs*   |
| Doctor's fees                  | Optometrists                            | X-rays  |
|                                | Orthodontia                             |   |
|                                | Orthopedic services                     |   |
|                                | Osteopaths                              |   |
|                                | Oxygen/oxygen equipment                 |   |





# OTC MEDICATIONS AND PRODUCTS

Acne medications & treatments  
 Allergy & sinus, cold, flu & cough remedies  
 Antacids & acid controllers  
 Antibiotic & antiseptic sprays, creams & ointments  
 Anti-diarrheals  
 Anti-fungals  
 Anti-gas & stomach remedies  
 Anti-itch & insect bite remedies  
 Anti-parasitics  
 Digestive aids  
 Baby care (diaper rash ointments, teething gel, rehydration fluids, etc.)

Bandages and bandaids  
 Breast pumps for nursing mothers  
 Braces & supports  
 Contact lens solution  
 Contraceptives (condoms, gels, foams, suppositories, etc.)  
 CPAP equipment & supplies  
 Diabetic testing supplies/equipment  
 Durable medical equipment (power chairs, walkers, wheelchairs, etc.)  
 Eczema & psoriasis remedies  
 Eye drops, ear drops, nasal sprays  
 First aid kits  
 Hemorrhoidal preparations

Home diagnostic (pregnancy tests, ovulation kits, thermometers, blood pressure monitors, etc.)  
 Hydrogen peroxide, rubbing alcohol  
 Laxatives  
 Medicated bandaids & dressings  
 Menstrual care products  
 Motion sickness remedies  
 Nicotine patches and other smoking cessation aids  
 OTC varieties of Insulin  
 Pain relievers (aspirin, ibuprofen, acetaminophen, naproxen, etc.)  
 Personal protection equipment (PPE)  
 Reading glasses  
 Sleep aids & sedatives  
 Wart removal remedies, corn patches

## WORD JUMBLE

UNSCRAMBLE AND SOLVE:

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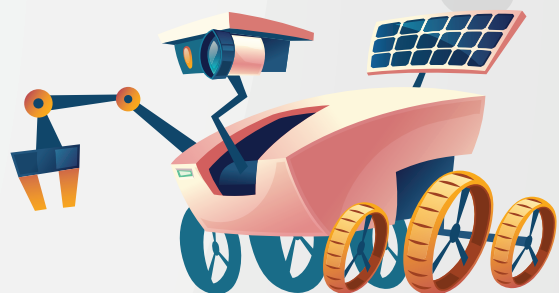
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WHAT DO YOU CALL THE ADDITIONAL \$1,000 HSA CONTRIBUTION YOU CAN MAKE AFTER AGE 55?

SOLVE:

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ANSWER: CATCH UP

For more Adventures of Captain Contributor, and to learn how you can make the most of your hard earned dollars, ask your third party administrator about **FSA, DCAP, and HSA accounts.**

Visit **[captaincontributor.com](http://captaincontributor.com)** for more adventures, or follow him on social media:



- @captcontributor
- captaincontributor
- facebook.com/captaincontributor

## CAPTAIN CONTRIBUTOR™ THE MASK



You too can be daring, handsome, and corny! You can swap jokes with your dad.

## SNEEZING POWDER

This stuff will have them sneezing for hours! Powerful! Just a pinch in the air can send an entire room into sneezing fits. Try some out on your neighbor's kid TODAY! **ACHOO!**



## TRICK GUM

Looks like real gum, but turns people into **pickles!** Your siblings will never trust you again.



## INVISIBLE HELMET

Protect your head and keep your new do looking great with an invisible helmet! May not be safety-approved; check local and state laws.

## FREEZE YOUR FRIENDS



Are your friends too fast? Too smart? Too loud? Freeze them in place with **NOBENEFYTE!**

## NOBENEFYTE KIT

## ROCKET JETPACK



It's a bird! It's a plane! It's...YOU with your own rocket jetpack! Be sure to wear your invisible helmet when flying.

## GIANT ANT FARM



This wall-sized GIANT ANT FARM will be the toast of your town! Watch the little giants dig their tunnels, it's miles of fun!

## BUILD YOUR OWN SPACESHIP KIT

Now you can vacation in space!



Ever want to get away from your daily responsibilities? Build your own spaceship and fly to the moon! In just 25 easy payments of \$9.99, you'll be on your way, space ranger.

\*Uranium fuel-rods not included. Get your parents' permission.

## TRUE or FALSE

You can pay **COBRA premiums** with an HSA.

True  
Answer:

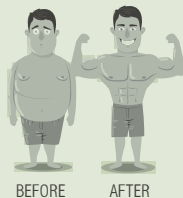
## THANKS FOR READING!

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v112723

## GET A CAPTAIN CONTRIBUTOR BODY in just 7 days!



Become a lean, mean, benefits knowledge machine in just 7 days. Results may vary.

None of this is actually for sale. Surely you realize it's simply for entertainment purposes.

**beneliance**

### Customer Service

Toll-Free 877-685-0655  
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