

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:

- 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

Eligible Expenses

Contact your Benefits Representative for more details.

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2023/2024 Annual Contribution Limits

Participants with individual coverage:

2023: **\$3,850**

2024: \$4,150

Participants with family coverage:

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2023: **\$7,750**

2024: \$8,300

- After age 55, you can contribute an additional \$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

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Customer Service

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

EPISODE DE PARACHUTE PREDICAMENT

















HSAS HAVE LOTS OF
BENEFITS! YOU PUT AWAY
MONEY TAX-FREE AND USE IT
FOR A VARIETY OF
HEALTHCARE NEEDS.

PLUNK





WHIRLING HSA WORRIES



































HSA Eligible Expenses

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

Acupuncture

Alcoholism treatment

Allergy shots and testing

Ambulance (ground or air)

Artificial limbs

Blind services and equipment

Car controls for handicapped*

Chiropractor services

Coinsurance and deductibles

Contact lenses

Crutches, wheelchairs, walkers

Dental treatment

Dentures

Diagnostic tests

Doctor's fees

Drug addiction treatment &

facilities

Drugs (prescription)

Eye examinations and eyeglasses

Home health and/or hospice care

Hospital services

Insulin

Laboratory fees

LASIK eye surgery

Medical alert (bracelet, necklace)

Medical monitoring and testing

devices*

Nursing services

Obstetrical expenses

Occlusal guards

Operations and surgeries (legal)

Optometrists

Orthodontia

Orthopedic services

Oxygen/oxygen equipment

Physical exams

Physical therapy

Psychiatric care (psychologists,

psychotherapists)

Radial keratotomy

Schools (special, relief, or

handicapped)

Sexual dysfunction treatment

Smoking cessation programs

Surgical fees

Television or telephone for the

hearing impaired

Therapy treatments*

Transportation (essentially and

primarily for medical care; limits

apply)

Vaccinations

Vitamins*



OTC Medications and Products

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

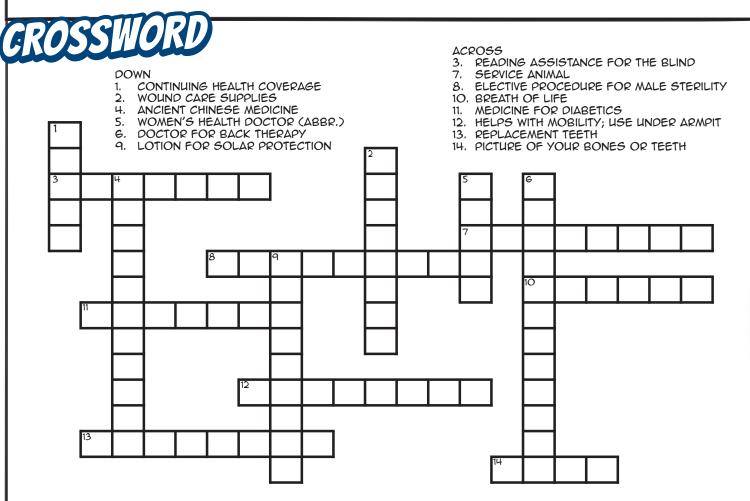
Acne medications & treatments Allergy & sinus, cold, flu & cough remedies Antacids & acid controllers Antibiotic & antiseptic sprays, creams & ointments Anti-diarrheals Anti-fungals Anti-gas & stomach remedies Anti-itch & insect bite remedies Anti-parasitics Digestive aids Baby care (diaper rash ointments, 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
medications, smoking cessation
aids
OTC varieties of Insulin
Personal protection equipment
(PPE)
Pain relievers (aspirin,
ibuprofen, acetaminophen,
naproxen, etc.)
Reading glasses
Sleep aids & sedatives
Wart removal remedies, corn
patches



WAPDEIND	Н		Р	Z	Х	С	0	_	L	М	J	L	F
NORDFIND	 	, N	J	U	R	Υ	Н	' В	D	A	R	S	K
INVESTING	L	V	Α	L	1	V	Е	J	Е	N	О	D	О
ROLLOVER	Р	Е	R	U	D	Q	В	I	В	W	L	Е	R
	G	S	Е	R	F	Е	U	K	I	Р	L	0	E
REIMBURSEMENT	Z	Т	J	Α	R	V	N	В	Т	S	0	Υ	1
SAVINGS	1	1	С	S	K	Ε	Р	Т	С	I	V	L	М
DEBIT CARD	Р	N	L	U	Ε	Υ	Е	С	Α	R	Е	Χ	В
22254215	J	G	0	L	Z	Α	Р	E	R	L	R	F	U
PORTABLE	G	Т	Υ	I	Ν	W	Н	0	D	R	Е	N	R
INJURY	0	С	Α	Р	Е	Е	K	В	Р	0	W	I	S
ILLNESS	S	Α	V	I	N	G	S	Q	Υ	L	D	V	Е
EYE CARE	Α	W	Р	L	N	Н	В	S	R	F	N	0	M
LYL CARL	Т	Ε	G	В	M	Р	0	R	Т	Α	В	L	Е
DENTAL	Н	K	L	В	С	Χ	0	R	1	L	С	D	N
	Е	1	Ε	1	0	L	М	Α	S	K	V	М	Т



EPISODES CAPTAIN'S ORDERS



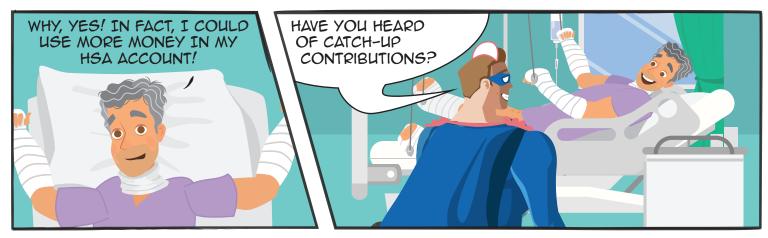


















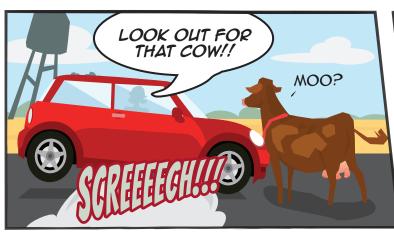


EPISODE A LABOR OF LOVE























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SEA-PRIMATES

lt's the real live primate you grow yourself

It's ABSOLUTELY AMAZING! Just add water to the tank, toss in the Sea-Primate eggs, and watch as baby primates hatch before your eyes! They are CUTE, they GROW, they PLAY, but be careful, they may BITE. The least entertaining pet ever!

INCLUDES:

Every Sea-Primate kit includes a leaky jar, feeding spoon, Sea-Primate eggs, Sea-Primate food, bandages, and a manual for training your pet primates.





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Learn the art of Hypnosis!
You'll be amazed how easy it is to hypnotize anyone into accepting your suggestions.
With the snap of a finger, astonish your friends with stunts of hypnotic wonder at YOUR EVERY command!



TRIVIA

What is tax-free for HSAs?

- A. Contributions
- B. Withdrawals for eligible expenses
- C. Interest/investment earnings
- D. All of the above

Answer: D. All of the above.

GANTANT FARM Ya I car't wait to get into your kitchen!

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!

THANKS FOR READING!

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Order your very own carnivorous plant! It's a natural deterrent to pests, and a great conversation piece. You'll be entertained for several seconds!

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

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