

Married Couple

Household Income **\$100,000**



HSA Contribution **\$7,750**

**\$7,750 x 22% =
\$1,705
Tax Savings**

Employer: 10 employees @100k

Company Payroll **\$1,000,000**



Employee HSA Contribution **\$77,500**

**\$77,500 x *7.65% =
\$5,928
Tax Savings**

*based on a 125 cafeteria plan

HSA Providers

HSA Providers Examples

Providers	Debit Card	Self-directed Brokerage	Mutual Funds Only
Lively	✓	✓	
Fidelity	✓	✓	
Health Savings Administrators	✓		✓

* There are many providers with different options available. The ones listed are selected to provide a reference. We recommend you research providers to select the one that will best fit your needs.

IRS Guidance Publication

Health Savings Account Publication 969

This material is intended for informational purposes only. Please contact your financial professional for more information specific to your situation. Securities and advisory services offered through Commonwealth Financial Network, Member FINRA/SIPC, a Registered Investment Adviser.

Things to look for in an HSA Provider:

Investment Threshold	Some accounts may have investment minimums. Understand what these minimums are and if it is feasible.
Investment Menu	What are the options? Long-term options, or only low-return options?
Self-directed Brokerage	Self-directed brokerage accounts allow you the flexibility to invest in stocks and bonds of your choice. Is it limited only to the providers pooled investments?
Financial Strength	Ensure the provider you choose is reputable.
Account Fees	Look at what fees are associated with the account. Some providers may have fee waivers for accounts that meet specific criteria.
Tiered Interest Rate	Tiered interest rates means the interest rate increases as the balance increases.
Debit Cards	Some providers will include a debit card to pay for expenses directly from the HSA. Others will work on a reimbursement system.