



**HSA Basics Part 4
Provided by Integrated
Benefit Solutions, Inc.
committed to employee
healthcare education.**

**Use this checklist to
determine if you should
attend the HSA enrollment
meeting explaining HSAs
and Qualified High-
Deductible Health Plans.**

**For more information about
whether an HSA is right for
you, contact your Benefit
Administrator.**

**Learn more about
Health Savings Accounts**

**www.hsainsider.com
www.hsadecisions.org
www.myuhc.com**

Is a Health Savings Account (HSA) right for you?

Here is a simple checklist to see if an HSA with High-Deductible Health Plan is right for you. Check each box which applies to you:

- Are you and your family generally healthy and only see a doctor for annual exams and an occasional prescription?
- Do you or your family have health care expenses in excess of your deductible for you in a single year?
- Are tax deductions important to you and do you file an IRS Form 1040 to itemize your deductions?
- Do you maintain accurate personal financial records such as checking accounts and files with receipts?
- Do you have adequate financial reserves to pay for your routine health care expenses out-of-pocket?
- Are you likely to comparison shop for health care goods and services?
- Do you need to prepare for retirement by saving money towards future healthcare expenses not covered by Medicare?

If you checked most of these boxes, then an HSA with a Qualified High-Deductible Health Plan might be a good option for you.

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- Do you or your family have chronic health conditions requiring multiple doctor visits or take several prescription drugs year after year?
 - Do you have health care expenses that nearly total your medical deductible for you or your family year after year?
 - Are itemized tax deductions not important to you or do you file an IRS Form 1040EZ or Form 1040A?
 - Are you unlikely to maintain accurate personal financial records such as checking accounts and files with receipts?
 - Are having the lowest possible health insurance copays and deductibles important to you?
 - Are you financially unable to budget for your health care expenses?
 - Are you unlikely to comparison shop for health care goods and services?
 - Do you live paycheck to paycheck?

If you checked most of these boxes, then an HSA with a Qualified High-Deductible Health Plan might not be a good option for you.