



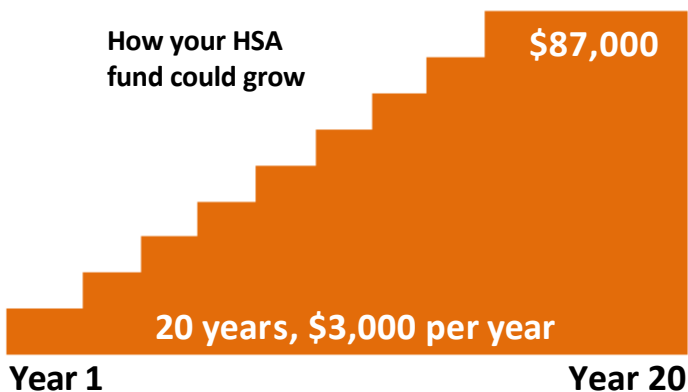
WASHINGTON COUNTIES INSURANCE FUND
WASHINGTON COUNTIES INSURANCE POOL

Health Savings Accounts (HSA) for employees enrolled in the WCIF Premera High Deductible Health Plan (HDHP)

ENROLL NOW AND SAVE!

That's right. You can pay less in taxes and essentially get a discount on a big chunk of your medical expenses simply by signing up for an HSA.

- Be enrolled in a qualifying HDHP
- Set aside a portion of your paycheck before taxes
- Use the funds to pay for healthcare expenses before you reach your deductible, or that aren't covered
- Your funds carry over and can be invested to help you plan for future healthcare expenses - investment growth is tax-free



SAVE MONEY

Use tax free dollars for healthcare expenses

- Prescriptions
- Co-payments and Deductibles
- Dentists and Orthodontists
- Over-the-counter products with a doctor's prescription
- Vision Expenses

SAVE ON TAXES

Triple tax savings

- Federal tax deductions on contributions
- Tax-free growth on invested funds
- Tax-free withdrawals for qualified healthcare expenses

SAVE PAPER

Go Green

- Our paperless summaries and ability to file claims online help protect the environment by using less paper
- Using HSA debit cards to pay for claims reduce the need for filing paper reimbursement claims

SAVE FOR THE FUTURE

Tax free

- Tax-free investment accounts that grow year after year- no "use-it-or-lose-it" annual requirement
- Plan for retirement by saving your HSA funds for retirement. After age 65, your HSA funds can be used for non-qualifying expenses

SIGNING UP IS EASY

Just 2 simple steps

1. Fill out the HSA Enrollment Application and select your annual election amount. You can figure out your monthly contribution amount by dividing your election amount by 12.
2. Receive your WCIF/WCIP HSA debit card in the mail at home and start using it immediately at any IIAS certified facility

