

How to Use Your Health Savings Account

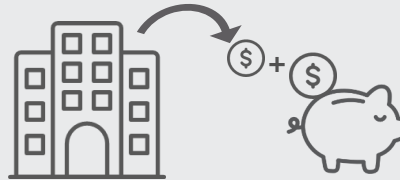
The HSA is available to those enrolled in the PNCE Trust's Gold HSA \$2,000 medical plan and belongs completely to you. Here's how the HSA can work for you.

1 Contribute yearly for Triple Tax Savings



1. Contribute money into the account (tax-free)
2. Pay for medical expenses (tax-free)
3. Earn interest yearly on the account (tax-free)

2 The Company may elect to contribute to your account



Company contributions will be added on a pre-determined schedule and typically accrue over the course of the year.

3 Use for eligible out-of-pocket health care expenses



The HSA is a great way to initially pay off your deductible. It also covers prescriptions, behavioral health, vision, and dental expenses.

4 Let your money roll over and grow over time



Watch your money accumulate interest and increase in your account from year to year. Your bank may offer you various investment options as well.

5 Have flexibility in the amount you contribute



Lower your contribution rate when you're tight on cash (e.g., putting a down payment on a house).

OR

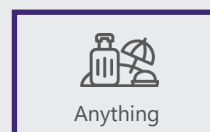
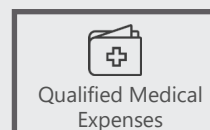


Contribute more when you have more dispensable income—like after you pay off your car.

6 Take the HSA with you into retirement



Spend your money on:



Then that money is:

Tax free

Taxed income

When can you use it?
(Without penalty)

Anytime

Age 65+



To learn more about your HSA and manage your account, visit <https://sales.healthequity.com/providence/>.