

Cigna ChoiCe Fund health Savings aCCount (hSa)



Powered by hSa Bank.*

Dear <First Name>,

Thank you for choosing the Cigna Choice Fund® Health Savings Account (HSA) powered by HSA Bank, your HSA custodian. We'll show you the way to a healthier future by helping you plan, save and pay for your health care.

We make it easy for you to manage and access your HSA plan whenever you need to. Simply log in online to myCigna.com or download the myCigna mobile app.** On myCigna.com, you can access your account to: view and monitor account activity, update your profile, access online statements, pay your bills, set up email or text alerts and more!

Your new debit card will arrive in a separate mailing from HSA Bank. You can use your card to pay for your health care expenses or pay out-of-pocket and reimburse yourself by transferring funds from your HSA to your checking or savings account.

Your HSA is an individually owned, tax-advantaged account that you can use to pay for IRS qualified health care expenses. By adding regular contributions to your HSA, you may save on health care costs. The more you build your funds, the harder your HSA can work to save on taxes, reduce health care costs and save more for you and your family. Plus, unused funds roll over year after year. And, after age 65, your funds can be withdrawn for any purchase without a penalty (subject to ordinary income tax). Not everyone is eligible for an HSA. There are a few questions for you to consider when determining if an HSA is right for you and your family. Some of these questions include: Are you enrolled in Medicare or Tricare? Are you claimed as a dependent on another person's income tax return? Are you enrolled as a dependent under someone else's (i.e., your spouse's) medical plan that is not a high deductible plan? Do you (or your spouse, if applicable) have a health care Flexible Spending Account (FSA)? If you can answer 'yes' to any of these questions, you may not be eligible to have or contribute to an HSA. Please contact HSA Bank at 855-731-5225 for more information or to request that your account be closed.

Take control of your health today and have more peace of mind for the future. Remember, we are here for you anytime – 24/7/365 – just call the number on the back of your ID card.

Your Cigna Team



Together, all the way.™

*HSA Bank® is a division of Webster Bank, N.A., Member FDIC, and serves as custodian for Health Savings Accounts established at HSA Bank.

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