

Health Savings Accounts

It's your money.

It's your health.

Take **control** of your healthcare.

Day Air is proud to offer you a Health Savings Account (HSA). Our straightforward solution is designed to meet your HSA needs in a way that allows you to get on with managing your health care dollars.

What **IS** an HSA?

An HSA is a tax-advantaged savings account that is reserved specifically for medical expenses. Used in conjunction with a High Deductible Healthcare Plan (HDHP), it is a very effective way to save money.

What Day Air **OFFERS** to you:

Your HSA account debit card and checks work like a regular account. You can use these tools to pay for qualified medical expenses directly or to reimburse yourself for medical expenses paid out of your regular account.

You control the specifics of your healthcare coverage and your healthcare spending. Because it is your money, you and your doctor are your healthcare decision makers!

BENEFITS of Day Air's Health Savings Account

- A **competitive interest rate** on entire account balance of \$500 or more.
- **No** start up fees. **No** monthly maintenance fee.
- Free Visa® **Check Card** and unlimited check writing privileges.
- Monthly account **statements**.
- Free **online account** access with free online **BillPayer** - 24/7.

It's **YOUR** money!

The money deposited in your HSA, whether it is deposited by you or your employer under a qualified HDHP, is yours. The money can be used to pay for current qualified medical expenses or it can be saved for future medical expenses. The dollars in your HSA are also eligible to roll over from year to year.

Be sure to keep your receipts on file in order to substantiate your distributions for IRS purposes.

*Please consult a tax advisor for any tax related questions.

