

# HSAs in every budget

Health Savings Accounts (HSAs) and your health care needs, today and into retirement.



## Tips to help you make the most of your HSA



for spenders

- ✓ **Keep your receipts when you buy HSA-eligible products out of your own pocket.**  
You can reimburse yourself from your HSA at anytime — even years later — for eligible purchases.



for savers

- ✓ **Don't leave an extra dollar behind.**  
Whether it's contribution matching or wellness incentives, don't miss an opportunity for funds from your employer\*.



for investors

- ✓ **Put your investments on “cruise control.”**  
Choose from a menu of handpicked funds, including target-date options for hands-off, balanced investing.



### Hit a financial hardship?

Avoid withdrawing from your retirement plan and try tapping your HSA first if you have unexpected medical expenses.

In addition, see which everyday health products and essentials are eligible for purchase under your HSA — you may be surprised.

Learn more:  
Get the guide.



\* Contributions, whether by yourself or your employer, to your HSA can be made up to the annual per-person or family limit set by the IRS.

Health Account Solutions, including Health Savings Accounts, Flexible Spending Accounts, Commuter Benefits, Health Reimbursement Arrangements, and COBRA Administration offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC). HSA custodial services provided by Voya Institutional Trust Company.

This highlights some of the benefits of a Health Savings Account. If there is a discrepancy between this material and the plan documents, the plan documents will govern. Subject to any applicable agreements, Voya and its subcontractors reserve the right to amend or modify the services at any time.

The amount saved in taxes will vary depending on the amount set aside in the account, annual earnings, whether or not Social Security taxes are paid, the number of exemptions and deductions claimed, tax bracket and state and local tax regulations. Check with a tax advisor for information on whether your participation will affect tax savings. None of the information provided should be considered tax or legal advice.

Investments are not FDIC Insured, are not guaranteed by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC), and may lose value. All investing involves risks of fluctuating prices and the uncertainties of return and yield inherent in investing. All security transactions involve substantial risk of loss.

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