TAKE CHARGE OF YOUR HEALTH AND HEALTH SPENDING

Cigna Choice Fund® Health Savings Account (HSA)

Together, all the way.®

Cigna®

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Save and invest with a health savings account. Whether you're focused on paying health expenses in the short term or planning ahead, the Cigna Choice Fund® Health Savings Account (HSA) can help. It's an easy way to put aside funds for health care expenses like deductibles, copays and coinsurance – while saving on taxes and investing for the future.

Save on taxes.

With the Cigna Choice Fund HSA, any earnings on your contributions are tax-advantaged. So instead of paying taxes on contributions, interest and investment earnings each year, more of your money stays with you. Your funds roll over year to year which can have a powerful effect on your ability to save for future health care expenses.

For example: A $2,500 annual contribution, depending on your tax rates, could save you as much as $1,118 a year.[1]

$2,500 annual HSA contribution[1]

Federal tax rate	State tax rate	Payroll taxes	Estimated annual savings
12%	5%	7.7%	$618
22%	5%	7.7%	$868
24%	5%	7.7%	$918
32%	5%	7.7%	$1,118

See how much you could save on taxes with an easy HSA calculator.

Invest for the future.

- Your account earns interest and you'll have access to investment options once you reach the minimum balance.
- You don't pay taxes on the interest or earnings.[2] So more of your money can stay in your account and keep growing.
- Any funds that you don't use this year are automatically rolled over to help pay for future expenses – even in retirement.
- Building your account balance provides short- and long-term peace of mind.

See what a difference tax-advantaged investments can make.

Having an HSA investment account could help you use your contributions to build and grow additional income for your future.

- Your HSA investment earnings are not taxed (like a 401k or IRA retirement account). If you use them to pay for eligible health care expenses, they are also tax-free.[2]
- You can move your HSA investment funds back into your HSA cash account at any time to pay for your current qualified health care expenses (unlike a 401k or IRA).

Investments are subject to the loss of principal. Before opening an investment account, we encourage you to discuss your needs and goals with a professional financial advisor.

Savings Over Time

$4,000/year contribution with taxes applied

	Contribution (with taxes applied)	Account balance in 15 years
HSA	$4,200	$90,630
401K	$4,200	$77,035
Roth IRA	$2,694	$61,039
Regular savings	$2,694	$57,292

Source: WEX Health 2017, utilizing data from U.S. Department of Labor, Pension Benefits Guaranty Corp, EBRI, and Aite Group.

Graph assumes 7.7% payroll tax rate (7.7%) and 25% federal and state income tax bracket. 5% annual growth rate. 15% retirement tax bracket upon withdrawal.

The above chart is for illustrative purposes only. It is not tax or investment advice. Cigna makes no representations as to the accuracy or suitability of this information. Investments are subject to loss of principal and individual results will vary.

You choose how and when to spend your funds.

- Use the money for eligible medical, dental, pharmacy and vision care expenses now – or save for later. Expenses can include long-term care insurance and Medicare premiums. For a complete list of eligible expenses, go to **Cigna.com/expenses**.
- Once you reach age 65 you can even use the money as income, subject to applicable taxes.
- Your account is easy to use. Pay expenses with a debit card or online bill pay. Or, get reimbursed for expenses you've paid for out of pocket.
- Even if you change jobs or retire, you can take your HSA account with you. It is yours to keep.

How to contribute.

- **Paycheck** – have a set amount taken out and deposited directly into your HSA. This money is not subject to federal income tax or state income taxes in most states.
- **Personal account** – write a check or transfer funds from your personal account at any time during the year.
- **Your employer may also make contributions to your account.** The amount your employer contributes counts toward your maximum annual contribution.

You decide how much to contribute, up to the IRS maximum. Annual maximums apply to all contributions made to your account, regardless of who makes the contribution. If you're 55 or older, you can make[3] additional catch-up contributions of up to $1,000 a year.

IRS contribution limits

	2018	2019
Single	$3,450	$3,500
Family	$6,900	$7,000

Options for every stage of life.

- Lower payroll deductions compared with traditional health plans helps you keep more money in your wallet today.
- Funds may be used for out-of-pocket costs (including deductibles, copays and coinsurance) today or tomorrow.
- Additional catch-up contributions (once you reach age 55) can boost your health care savings nest egg.
- Flexibility to use your HSA to pay for COBRA costs if you lose your job.
- In the event of your death, your spouse can assume your HSA.

Your plan offers personalized health support to help you get and stay well.

- **100% coverage for in-network preventive care**, including well visits, screenings and routine immunizations.[4]
- **Personal health coaching** at no additional charge to help you:
  - Analyze and understand your health assessment results.
  - Get started with health improvement programs and services available to you.
  - Learn ways to better manage health issues like lower back pain, high blood pressure, high cholesterol and more.
  - Understand treatment options so you and your doctor can make decisions that work best for you.
  - Answer questions about your health, health coverage and how to get the best value every time you seek care.

myCigna® tools and resources make it easy to manage your plan.

- View your HSA balance and transactions.
- Track expenses and pay bills online.
- Estimate your medical expenses.
- Find an in-network doctor.*
- Compare provider cost and quality information.*
- Get instant, real-time health and plan information.

* Actual myCigna features may vary depending on plan and individual security profile.

Once you enroll, there are three ways to connect 24/7.

1. Log in to **myCigna.com**
2. Download the myCigna App[5]
3. Call the number on the back of your ID card for live service

Enroll and start saving today.

1. For illustrative purposes only. Your actual tax savings will vary.
2. HSA contributions and earnings are not subject to federal taxes and not subject to state taxes in most states. A few states do not allow pretax treatment of contributions or earnings. Contact your personal tax advisor or HR benefits manager for details of your specific location.
3. Catch-up contributions are available if you are age 55 or older at the end of your tax year.
4. Plans may vary and not all preventive care services are covered. For example, immunizations for travel are generally not covered. For a complete list of covered preventive care services, see your plan documents.
5. The downloading and use of the myCigna Mobile App is subject to the terms and conditions of the App and the online stores from which it is downloaded. Standard mobile phone carrier and data usage charges apply.

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