

Did you know?

If your parents do NOT claim you on their taxes, you can open your own health savings account (HSA) and start saving now



If you're age 18 to 26 and are covered under your parents' HSA-qualifying high-deductible health plan (HDHP), did you know that if your parents do NOT claim you on their taxes, then their HSA can no longer cover your qualified medical expenses? This is true even when you are still covered under their health plan.

You can open your own HSA



Enjoy tax advantages 3 ways

An HSA is a powerful savings tool that offers three ways to get tax deductions: tax-free contributions, tax-free growth and tax-free withdrawals when used for qualified medical expenses.



Cover medical costs

Use the money you've saved in your HSA to cover your deductible and qualified medical expenses, from prescription eyeglasses to chiropractor visits.



Save up contributions

It doesn't matter whether you are single or married. Since you have coverage on a family high-deductible health plan, you can contribute up to the annual maximum family limit —\$6,900 in 2018, and \$7,000 in 2019 — so you have a pool of money waiting to pay for your qualified medical expenses.



Prepare for your 26th birthday

Start your own HSA to get a jump on your future: As a general rule, once you turn 26, you can no longer be covered by your parents' health plan.

You may be healthy and rarely have a medical expense, but — **did you know?**

Your HSA can be used to pay for:

- Lasik surgery
- Dental treatment
- Chiropractic services

And so much more!

Your HSA rolls over from year to year. The money is always yours to keep, so you can continue to grow your savings and use it in the future.

Learn more or get help opening your account today.

1-866-234-8913
optumbank.com