With a Bank of America Health Savings Account you control how you spend your health care dollars.

It’s your account.
It’s your life.

*Bank of America makes available The HSA for Life Health Savings Account that is intended to qualify as a Health Savings Account as set forth in the Internal Revenue Code, Section 223. However, you are solely responsible for ensuring that you satisfy the Health Savings Account eligibility requirements set forth in Section 223. If you establish a Health Savings Account and you are not otherwise eligible, you will be subject to adverse tax consequences. We recommend that you contact qualified tax or legal counsel before establishing a Health Savings Account.

1In addition to being enrolled in an HSA-eligible health plan, there are certain conditions that must be met prior to opening The HSA for Life Health Savings Account. You cannot open a Health Savings Account if you:
   • Can be claimed as a dependent on anyone else’s tax return
   • Do not have health insurance
   • Are currently receiving Medicare benefits
   • Are enrolled in any non-qualifying health coverage that does not satisfy the statutory minimum deductible requirements of the Internal Revenue Code, Section 223.
   If you have a Flexible Spending Account or Health Reimbursement Arrangement, you may not be eligible to open a Health Savings Account. (Your employer’s Benefits Administrator should be able to answer whether your Flexible Spending Account or Health Reimbursement Arrangement will allow you to open a Health Savings Account).

These conditions are subject to change. For more information, go to www.treas.gov/offices/public-affairs/hsa.

2Amounts are subject to cost-of-living adjustments.
(Note: “Family coverage” refers to coverage that can provide benefits to you and another person or persons.)

3Once your balance reaches a specified level, you may elect to move a portion of your HSA dollars into select additional investment choices. Information about these choices will be provided to you separately.

4The definition of “disability” as defined in the Internal Revenue Code, Section 223.

5In these circumstances, withdrawals are not subject to the 20% excise tax. However, withdrawals (excluding those to pay for qualified health care expenses) may be included in your gross income and subject to income tax.

The HSA for Life®
Health Savings Account
Start with an HSA-eligible health plan.

Once you’ve signed up for an HSA-eligible health plan and satisfied certain legal conditions,1 it’s easy to start saving with The HSA for Life® Health Savings Account from Bank of America.

Open The HSA for Life Health Savings Account from Bank of America.

With The HSA for Life Health Savings Account from Bank of America, you gain more control over how your health care dollars are spent. This tax-advantaged account is similar to a 401(k) plan for your medical expenses – only better. Contributions, interest and withdrawals for eligible health care expenses are all tax-advantaged. And your savings can be used to pay for eligible health care expenses today, tomorrow, next year - for your life.

Learn more.

To learn more about the benefits of a Health Savings Account:

- Visit bankofamerica.com/benefitslogin
- Under Tools and Resources, check out the many Health Savings Account links

If you need help, call the Customer Care Center at 1.866.791.0250 or 1.800.305.5109 (for TTY users).

Here’s how your savings add up:*

- Tax-advantaged contributions
- Tax-free growth
- Tax-free withdrawals for qualified medical expenses
- Unused balances roll over
- Employers can make contributions if they choose

The coverage you need for your life.

HSA-eligible health plans work the same as a traditional health plan. After you pay the annual deductible, your insurance kicks in. Certain treatments and procedures, including routine physicals, well-child care, cancer screenings, immunizations and other preventive care, may be covered by the plan before you satisfy your annual deductible.

For more information about HSA-eligible health plans, ask your employer or health plan representative.

An investment in your health and future.

- Make tax-advantaged contributions that can be used to pay for qualified health care expenses now and in the future
- Employers can make contributions if they choose
- Your account earns interest3
- Unused funds roll over year after year
- If you change jobs, your account goes with you
- After 65, or if you become disabled4, you can use the funds for whatever you choose, penalty-free5
- There are no claim forms – you pay your portion of your medical expenses with The HSA for Life Health Savings Account Visa® debit card from Bank of America or request a payment to a provider online
- You can view balances and recent activity online

Use The HSA for Life Health Savings Account to pay for:

- Standard medical services, such as office visits, annual medical physicals and more
- Prescribed health care products
- Preventive and restorative dental care as well as orthodontia for children and adults
- Eyeglasses, contact lenses and solutions, and laser eye surgery
- Copayments, coinsurance and deductibles
- Other qualified expenses