

## HSA and Medical Expenses

The traditional reason to have an HSA is to help cover qualified medical expenses.

However, you can use the HSA for investments. The money you invest will grow tax-free.

That includes:

- Medical
- Vision
- Dental
- Prescriptions

## HSA Contributions

The amount Robins & Morton contributes is dependent on your coverage tier for the medical plan.

Medical Tier	Robins & Morton
Employee Only	\$800
Employee / Spouse	\$1,200
Employee / Children	\$1,200
Employee / Family	\$1,600

## Contacts

To manage your HSA:



[401k.com](https://401k.com)  
(800) 544-3716

For investment advice:

**CAPTRUST** (800) 967-9948

Sign up for our FREE financial advisors. They know all about our HSA plan and have great advice on how to invest it.

**ROBINS & MORTON**

## Frequently asked questions

### ? Why should you take advantage of the HSA?

- It has a triple tax advantage.
- Robins & Morton matches your contribution dollar for dollar until you hit the limit!
- You can invest your funds and watch them grow with a trigger amount.

### ? Who is the HSA for?

Anyone enrolled in the Robins & Morton medical plan.

### ? When can I sign up?

You can open your account and start contributing, as long as you are enrolled in an Robins & Morton medical plan.

### ? What if I want to invest my HSA and use it for medical expenses?

You can do that, too, with a trigger amount!



A trigger amount lets you set aside a specific amount for medical expenses. Whenever you use those funds, your next contribution will replenish the trigger amount. Everything else will be invested.

### ? When can I change my contributions?

Whenever you want, as many times a year as you'd like.

### ? What about the money I don't spend?

The money that you don't spend or invest at the end of the year is yours to keep.