

Our health savings account can give your retirement and health savings a lift

Ways to contribute

- Payroll deduction (if offered by your employer)
- Online transfer
- Send a check

Unspent money carries over year to year

2022 IRS contribution limits

- \$3,650 individual
- \$7,300 family
- \$1,000 catch-up (55 & older)

If you're enrolled in a high-deductible health plan, you may be eligible to open an Empower Health Savings Account (Empower HSA).

► **Talk to your employer about enrolling today**

Investments are not FDIC insured, are not guaranteed by Optum Bank® and may lose value.

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