

EXAMPLE

Proposal for:

**Tim and Laura Smith**

**How much could you save in an HSA account in 2 years? 10 years? by retirement?**

- |   |  |          |
|---|--|----------|
| 1 | Enter your birthday - mm/dd/yyyy   | 5/12/60  |
| 2 | Enter your spouse's birthday - mm/dd/yyyy  | 9/22/62  |
| 3 | Enter the first full month you are covered by a high deductible health plan  | February |
| 4 | Enter the year you will begin depositing money into your HSA account   | 2005     |
| 5 | Enter either a single or family deductible amount<br>Single deductible OR<br>Family deductible                                 | \$ 5,000 |
|   | <i>The amount entered must be a currently offered deductible for valid calculations.</i>                                       |          |
| 6 | Enter your planned total annual deposit amount   | \$ 5,000 |
|   | <i>The maximum allowable amount is the lesser of the deductible or \$5150.</i>   |          |
|   | <i>If you are an employee, consider the amount BOTH you and your employer may deposit.</i>                                     |          |
| 7 | HSI defaults to an assumed interest rate of 0%.  | 0%       |
|   | <i>If you would like to see the financial impact of using a different interest rate, select a rate from the drop down box.</i> |          |

| Health Savings Illustrator |                |           |           |           |
|----------------------------|----------------|-----------|-----------|-----------|
|                            | Funds Used (%) |           |           |           |
|                            | 0%             | 25%       | 50%       | 75%       |
| Year 1                     | \$ 4,583       | \$ 3,437  | \$ 2,292  | \$ 1,146  |
| Year 2                     | \$ 9,583       | \$ 7,187  | \$ 4,792  | \$ 2,396  |
| Year 5                     | \$ 24,583      | \$ 18,437 | \$ 12,292 | \$ 6,146  |
| Year 10                    | \$ 49,583      | \$ 37,187 | \$ 24,791 | \$ 12,396 |
| Employee Age<br>65         |                |           |           |           |