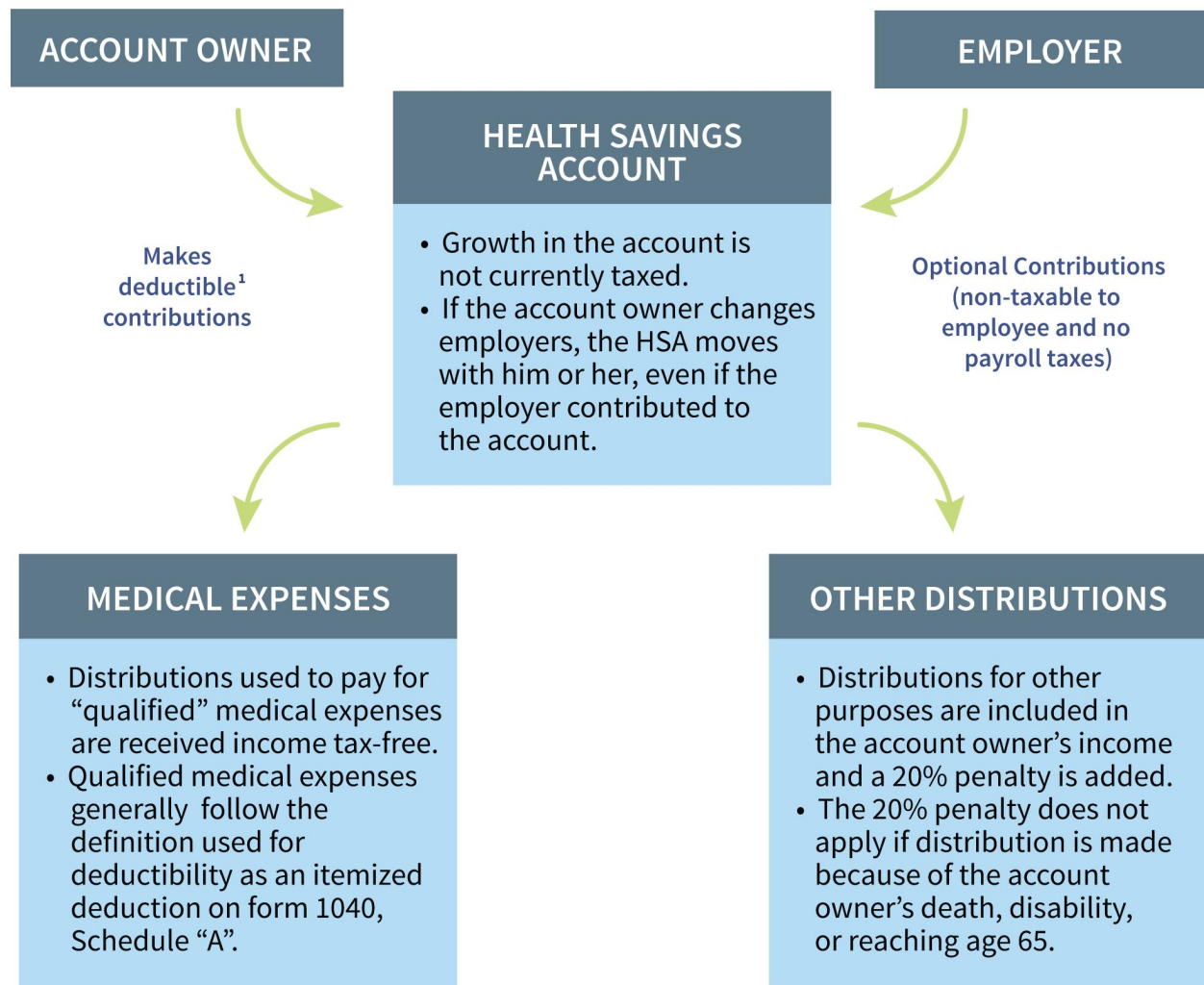


How a Health Savings Account Works

A Health Savings Account (HSA) is a tax-favored account established exclusively to pay certain medical expenses of the account owner, spouse, and dependents. Health insurance coverage must be provided under a qualifying high-deductible health plan.



¹ The discussion here concerns federal income tax law. State or local law may differ.