

Keller Williams, along with Capstone Financial, has partnered with MotivHSA to offer a robust, seamless HSA to help you save for future medical expenses using tax-free dollars.

WHO IS ELIGIBLE?*

To deposit money into an HSA, you need to be enrolled in an HSA-qualified plan.

An HSA-qualified plan means:

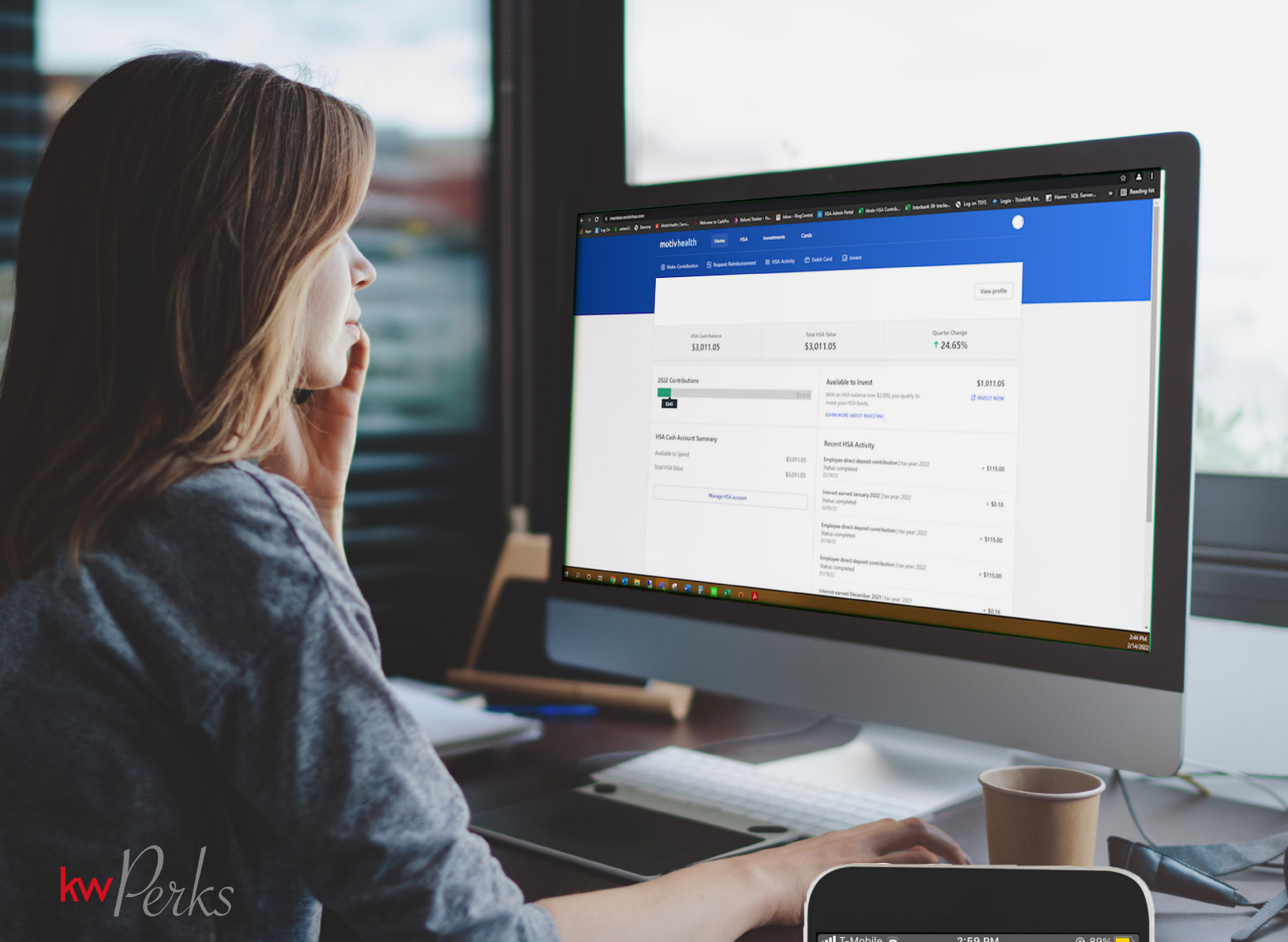
- ➔ No co-pays before the deductible has been met.
- ➔ For 2022, the minimum deductible for an individual plan is \$1,400 and \$2,800 for a family plan.
- ➔ For 2022, the maximum out-of-pocket costs you pay must be capped at \$7,050 for an individual plan and \$14,100 for a family plan.

WHAT IS AN HSA?

In 2003, the government passed one of the most tax-advantaged pieces of legislation. This legislation allows for Americans to use tax-free dollars to save for future medical expenses using a health savings account (HSA).

- ➔ Money goes in tax free.
- ➔ Money grows tax free.
- ➔ Money used for qualified medical expenses comes out tax free.
- ➔ Once you turn 65 years old, you can use the money for anything. If the money is not used for qualified medical expenses, then you need to report it as income and pay taxes.

*Preventive services are covered 100% at no cost to you. Check your specific insurance policy for details on preventive services. You cannot be claimed as a dependent on another person's tax return, nor can you be covered by another insurance policy that is not HSA qualified.



HOW TO OPEN AN HSA WITH MOTIVHSA

To start the HSA process, go to kwperks.com and create your account. When you are electing your medical coverages, be sure to indicate your interest in the MotivHSA on the appropriate HSA tab. MotivHSA will contact you to complete the enrollment.

YOU CAN INVEST YOUR HSA—IT GROWS TAX FREE.

Accelerate the growth of Your HSA—TAX FREE. MotivHSA makes it easy to invest in the stock market to potentially earn better returns to pay for your healthcare expenses in retirement.

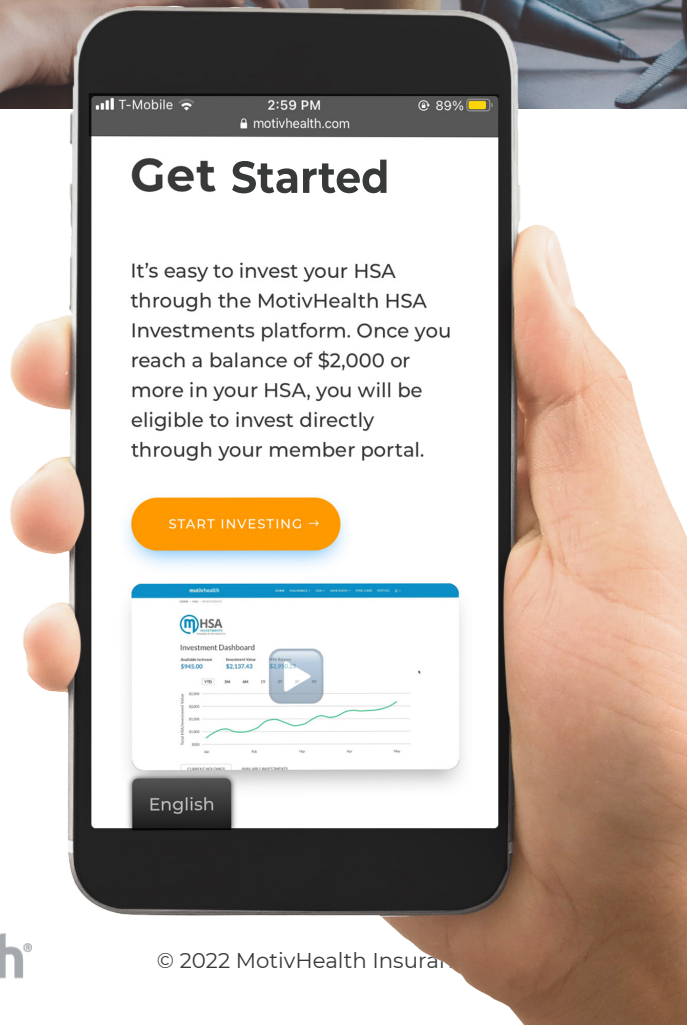
LEARN MORE



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member.motivhsa.com

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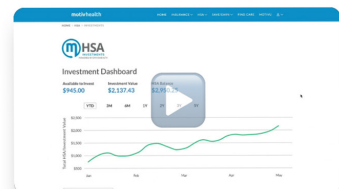
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Get Started

It's easy to invest your HSA through the MotivHealth HSA Investments platform. Once you reach a balance of \$2,000 or more in your HSA, you will be eligible to invest directly through your member portal.

START INVESTING →



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