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# Save money. Save time. Experience freedom to do more.

## Take advantage of the smartest, most advanced HSA on the market.

### What is an HSA?

HSA is a health savings account—a special type of savings account that lets you put aside pretax money to pay for qualified medical expenses now or in the future—money that is yours and you don't lose it if you don't spend it. It can be used for copays or deductibles, prescription medications, vision care and much more. By allowing you to save pretax, an HSA helps you keep more of your hard-earned money and lower your overall healthcare costs.

And the great news is, as long as you have an HSA-eligible high deductible health plan (HDHP), you can open an HSA.

### Why open an HSA?

Plain and simple, an HSA helps you boost your bottom line and take control of your healthcare costs. An HSA does more than just let you save pretax funds to pay for qualified medical expenses. It also plays a pivotal role in your long-term financial wellness. For starters, an HSA offers you numerous tax advantages:

- Your HSA contributions aren't taxed
- Your funds are able to grow tax-free
- When you contribute pretax through payroll deduction, you also save on payroll taxes, since you're essentially lowering your taxable income
- All your withdrawals for qualified medical expenses are tax-free

On top of all those tax advantages, with a Bend HSA, you can also invest your HSA balance in mutual funds, just like a 401(k), and the money you earn from those investments is tax-free.

Once your HSA is opened, your funds can continue to grow year after year and be used tax-free to pay for qualified healthcare expenses incurred indefinitely. You can take comfort knowing you'll always have access to the money in your HSA—even if you switch jobs or decide to leave the workforce. Plus, after age 65, you can even withdraw funds from your HSA for non-qualified expenses without penalty.

### How do I enroll?

Enrolling in a Bend HSA is easy, hassle free and only takes a few minutes. Visit [bendhsa.com/car](https://bendhsa.com/car) to get started. It's that simple, and you'll be on your journey to better financial wellness!

**The financial savings you can achieve with an HSA is real.** If you pay 25% taxes on your earnings, you'd have to **earn \$1,000** to pay for a **\$750 doctor's visit.**

If you spend out of your HSA, \$750 of your earnings covers the expense, while the other \$250 goes into your pocket. Better yet, you can put that \$250 in your HSA, invest it and have it earn more money tax-free. With Bend, we make finding those expenses and taking advantage of your HSA seamless and simple, potentially saving you thousands of dollars through your working years and into retirement.



[bendhsa.com](https://bendhsa.com) | (877) 201-3235 | [support@bendhsa.com](mailto:support@bendhsa.com)

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# With Bend, you don't have to be a financial expert to maximize your HSA.

## What makes Bend different?

At Bend, we understand that getting control over healthcare costs can feel overwhelming. So we make it easy so you can spend more time living and less time worrying.

With a Bend HSA, you don't have to be a financial expert to get started on your path to better financial health. Your Bend HSA comes equipped with the Bend Advisor—a unique tool that takes advantage of leading technologies, including artificial intelligence (AI) and machine learning, to help you track and manage your account.

With Bend no expenses are left behind and you no longer need to worry about remembering what

you paid for, with what account and if those expenses were eligible or not. You can also choose to pay for expenses outside your HSA and expenses to be reimbursed from your HSA in the future. Our system will find your eligible expenses for you, and leave no expenses behind, helping you maximize your HSA. You learn as you go, and before you know it, you will be an HSA expert.

At Bend, we're also committed to meeting you where you are. Our powerful HSA platform and responsive design offers anytime, anywhere access to your account via desktop, tablet or mobile phone. With one click you can:

- Fund your account
- Get reimbursed for eligible medical expenses
- Track your HSA expenses
- Pay with Samsung Pay and Apple Pay

## Where can I learn more about HSAs?

With Bend, you benefit from our deep industry expertise and technology focus. We're here for you every step of the way with the support and resources you need. Visit [bendhsa.com/car](https://bendhsa.com/car) to find more information.

### Your Guide to Financial Health

The Bend platform pulls in data from your other accounts—like checking, credit cards, payroll and health plans—and guides and makes recommendations for you every step of the way so you can feel confident that you're growing and spending your savings wisely.



[bendhsa.com](https://bendhsa.com) | (877) 201-3235 | [support@bendhsa.com](mailto:support@bendhsa.com)