



HSA
Earn Interest
No Fees

Health Savings Account Benefits

Protection – You will have an opportunity to save money to pay high or unexpected medical bills.

Affordability – High health insurance policy deductibles mean lower premiums.

Savings – Your ability to deduct your contributions and the tax deferral of account earnings enable you to build your account.

Flexibility – You can contribute at any time during the year, and your HSA balance rolls over from year to year.

Portability – You own the account, so it goes where you go, regardless of any job changes or moves.

Easy Access – With a Visa® Debit Card and your Mutual 1st Federal Health Savings Account.



Count On Us

402-697-8200 or Toll Free 1-877-697-8545
 www.mutualfirst.com

Main Service Office

14510 F Street
 Omaha, NE 68137
Monday – Friday
 Lobby: 9 am – 6 pm
 Drive-Thru: 7 am – 6 pm
Saturday
 Lobby: 9 am – 1 pm
 Drive-Thru: 8 am – 1 pm

Harold's Square Service Office

8073 Blondo Street
 Omaha, NE 68134
Monday – Friday
 Lobby: 9 am – 6 pm
 Drive-Thru: 7 am – 6 pm
Saturday
 Lobby: 9 am – 1 pm
 Drive-Thru: 8 am – 1 pm

Papillion Service Office

No Frills Supermarket (84th & Giles)
 1230 N. Washington Street
 Papillion, NE 68046
Monday – Friday
 Lobby: 9 am – 8 pm
 Drive-Thru: 9 am – 8 pm
Saturday
 Lobby: 9 am – 3 pm
 Drive-Thru: 9 am – 3 pm

Mutual of Omaha Plaza Office

33rd & Dodge (Employees Only)
 Omaha, NE 68175
Monday – Friday
 Lobby: 7 am – 5 pm



Not intended as tax advice.
 Please consult a tax professional.



Helping Control Health Care Costs





A health care plan combining cost savings with flexibility

A Health Savings Account (HSA) gives you more flexibility and control over your health care costs, and assists in paying medical expenses not covered by a health plan.

Mutual 1st Federal HSA Account:

- Money Market Account with top market rates Visa® Debit Card Access
- Payroll Deduction Available
- Minimum Initial Deposit \$100*
- \$10 One Time Set-Up Fee*
- Assistance with Enrollment Form

* Minimums may be waived for small business group enrollments.

Use Pre-Tax Dollars to pay for Future Medical Expenses

You will be able to deduct your contributions to your HSA, and the account earnings will accumulate on a tax-deferred basis. Best of all, distributions from your HSA are tax-free if they are used for qualified medical expenses.

Build Savings

Unlike contributions to a flexible spending account, the balance of your HSA at the end of the year is carried over to the next year. So you're not placed in a position of having to "use it or lose it" each year.

Qualify for an HSA

To open an HSA, you must select a qualified high-deductible health plan. The deductible must meet annual guidelines set by the Federal Government for both individual and family coverage.* The major advantage of a high deductible plan is lower premiums.

Contributing to your HSA

You must enroll in a qualified high-deductible health plan in order to make HSA contributions. The maximum annual HSA contribution is determined by the Federal Government and increases each year.* Your employer's contributions to your HSA are tax-free, and you can deduct your own contributions to your HSA on your income tax return.

Protection from Catastrophic Medical Costs

The high-deductible health plan provides you protection from catastrophic medical costs, and the HSA provides you with a source of funds to pay some or all of the costs not covered by the health plan.

Control and Flexibility

An HSA enables you to take control of your health care decisions. And since you are the owner of your HSA, it doesn't matter what your job status is or whether your employer makes contributions to your plan. Your HSA will always follow you.

Account Access

Use your Mutual 1st Federal Visa® Debit Card from your HSA Money Market Account anytime you need to pay for qualified medical expenses.

Triple Tax Advantage of HSA

- Pretax contributions to health savings account.
- Tax-free interest accumulation on health savings account.
- Tax-free spending for qualified medical expenses.

* www.treas.gov/offices/public-affairs/hsa
www.hsainsider.com

