



Information for HEALTH SAVINGS ACCOUNT (HSA) Participants

The Empower HSA experience helps to provide a way to manage current medical expenses with the flexibility to save for retirement.

By taking advantage of and incorporating your Empower HSA into your holistic retirement readiness, you will benefit from a tax-advantaged way to save for your healthcare expenses today — and in retirement. Your Empower HSA makes saving for expected and unexpected healthcare costs easy and provides three important tax benefits:

1. Contributions are 100% deductible up to the annual IRS limit.
2. Withdrawals for qualified medical expenses are tax-free.
3. Earnings accumulated on the HSA balance are tax-free.

Contributions, any earnings and withdrawals are federal income tax-free if used to pay for qualified medical expenses. State income taxes may still apply. HSA funds used for nonqualified medical expenses may be subject to applicable federal and state income taxes and/or penalties.

LET'S GET STARTED

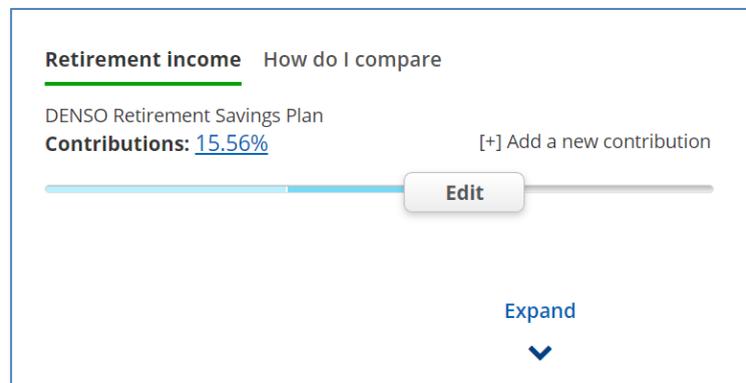
It's quick and easy to elect your Empower HSA contribution amount. Begin by logging in to your retirement savings plan account website. If it's your first time accessing your plan website, simply follow these steps:

1. Visit empowermyretirement.com and select *Register*.
2. Choose the *I do not have a PIN* tab.
3. Follow the prompts to create a username and password.

If we don't have your email or phone number on file from your employer, or if you have another account with Empower (with a former employer, for example), you will need to call us to access your new plan account at 888-411-4015.

Once you're logged in, there are two ways to edit your HSA contribution.

The first way is to use the slider on the home page. Click on the *Edit* slider below *CONTRIBUTIONS* as shown in the example below:



FOR ILLUSTRATIVE PURPOSES ONLY

Now you can use the *HSA DEFERRALS CONTRIBUTION* slider to model how your **per-pay-period** contributions to your Empower HSA may affect your paycheck today and the amount you're projected to have to help pay for your retirement healthcare expenses in retirement:

Retirement income How do I compare

DENSO Retirement Savings Plan

Contributions: [15.56%](#) [+] Add a new contribution

Collapse

Before Tax Contribution: [12%](#)

HSA Deferrals Contribution: [\\$160](#)

! The amount of your HSA contribution is a per pay period amount and reflects the most recent payroll contribution received by Empower.

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Once you have determined your Empower HSA contribution election amount, click *Review change(s)* and put your selection into effect with just a quick click on the *Submit your change(s)* button. **Remember, the amount you elect to contribute to your HSA will be deducted pretax from your earnings each pay period.** You ***are not*** selecting the amount you want to contribute annually.

You can also access your HSA account information by clicking on the Empower-HSA DENSO plan name on the left side menu of the home page to access the account overview page. To change contributions from this view, click on My Contributions as shown below.

MY PLANS

Empower HSA - DENSO ▼

ACCOUNT INFORMATION

Account Overview

PAYCHECK CONTRIBUTIONS

My Contributions

It will take you to this detail page where you can click on the Edit button to add/update the contribution amount.

My Contributions

Contribution	Type	
\$160.00	HSA Deferrals	Edit

 **Standard**

Standard contributions are deducted from your paycheck. Contributions in the Standard group include HSA Deferrals.

[Add / Edit](#)

Once you've set up your Empower HSA contribution election, you'll begin to build savings that you can use to pay for qualified medical expenses. To see the potential long-term benefit of your Empower HSA, you can:

- Look at your year-to-date savings, projected annual savings and annual savings limits.
- Forecast how your Empower HSA contributions impact your holistic retirement readiness.
- View how much of your projected retirement healthcare costs your Empower HSA is on track to cover.
- Access your receipt vault and manage your investments once you've reached your investment threshold.

That's all there is to it. Now you're on your way to building savings to cover your healthcare expenses today — and in the future.

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