

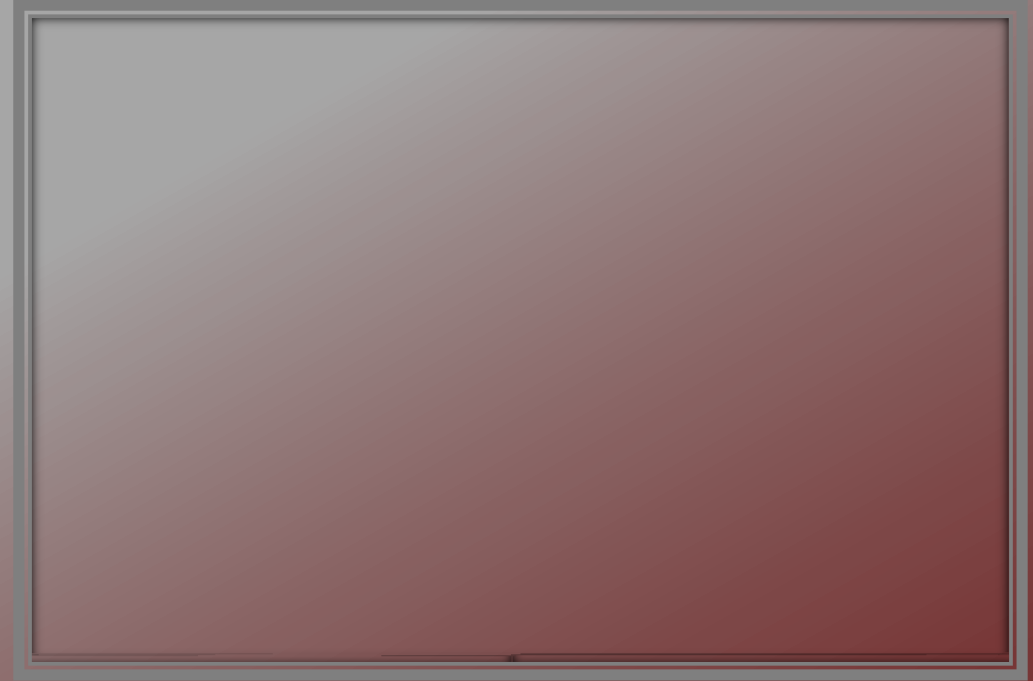






## Features of an HSA account with Lake Shore Savings

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## Eligible Medical Expenses

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## After Retirement

- After age 65, HSA funds may be withdrawn for non-eligible expenses with no penalty (regular income tax will apply).
- Prior to age 65, funds used to pay non-eligible medical expenses are subject to normal income tax and a 20% penalty.  
After age 65, you may use your HSA account to pay for insurance premiums, including Medicare.

## Don't Have Funds at Account Opening

- You can pay for products and services from another source (ie. credit card or checking account) and reimburse that account when sufficient funds are deposited in the HSA.
- Keep good records of all monies in and out for audit purposes.

