

JOSH'S REAL LIFE SCENARIO VIDEO SCRIPT
FINAL – 01:22

My friends give me a hard time about all the ways I try to cut costs -- like biking to work and spending less for health insurance. I'm a pretty healthy guy and probably only spend about 300 dollars a year for things like allergy medicine and my annual eye exam. So, I signed up for a high deductible health plan and a Health Savings Account. By not over-insuring myself with a traditional health plan, I keep more money in my pocket for the things I enjoy – like travel and... occasionally buying lunch for my friends.

So, here's my plan... I pay about \$220 a month for health insurance. Then, I take \$100 each month and contribute it to my HSA, which comes out of my paycheck pre-tax. And, when I need to pay for eligible health care expenses, I use my HSA debit card. I just swipe and the money comes right out of my account.

As you can tell, I'm a do-the-math kind of guy. My goal is to have about \$70K in my account by the time I retire and so far, I think I'm on track to do it.

I'm Josh and my Bank of America HSA is pretty cool.

(Bank of America logo)

Not a real customer. This example is meant for informational purposes only. Please consult your tax or legal advisor regarding specific use of your health savings account. Investments can lose money.

Illustration assumes annual HSA contribution \$1,200, annual HSA expenses \$300, 28% annual federal tax bracket, 6% combination interest from cash and investments, 30 years to save.

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