

TURNING 65?

Here are 4 things you should know about your HSA.

Your Fidelity Health Savings Account (HSA), which works with your HSA-eligible health plan, is a powerful vehicle for saving and paying for health care expenses. And as you approach retirement age, your HSA can be even more beneficial. Keep these 4 things in mind once you turn age 65.

1

Once you enroll in Medicare, you can no longer contribute to your Fidelity HSA®.

You can only continue to contribute to your HSA after age 65 as long as you're not enrolled in Medicare. Once you enroll, you'll no longer be eligible to make contributions, including catch-up contributions, to your Fidelity HSA.



2

You can still use it to pay health care costs.

Use the funds in your HSA to pay for your eligible medical expenses tax free. You can also use them to pay Medicare premiums, deductibles, copayments, and coinsurance under any part of Medicare.*



3

You can use it for insurance premiums.

Use your HSA to pay premiums for a retiree medical insurance plan made available by a former employer.



4

You can use it like another retirement account.

Use your HSA savings how you like without penalty; you'll just pay income tax on your withdrawals (unless you use them for qualified medical expenses).



Visit your [HSA Summary](#) to view your account and other helpful information.

Questions? Call **800.544.3716** to speak with a Fidelity HSA service specialist.

