

AON BENEFIT EXPERIENCE

Your 2025 Acuity HSA User's Guide

make it yours



Save with an HSA now, thank yourself later. A Health Savings Account (“HSA”) is a smart way to set yourself up for success. You can use it to pay for health-related expenses now or have a leg up on future expenses if you don’t use all your HSA money by the end of the plan year.

How the HSA Works

Your HSA is a personal bank account that works with the **Bronze Plus** and **Silver** medical options. It allows you to set aside tax-free money to pay for qualified health care expenses.

You decide how much money you want to save in your HSA, and you can change it at any time. If you didn’t elect to set aside money in an HSA when you enrolled in your medical coverage, you can still do it through the FTI Benefits Center website at yourbenefitsresources.com/fticonsulting.

What’s Great About the HSA?

There are a number of advantages to setting aside a little money in an HSA.

- **It’s tax-free when it goes in.** You can put money into your HSA on a before-tax basis through convenient payroll deductions. Not only do you save money on qualified expenses, but your taxable income is lowered.
- **It’s tax-free as it grows.** You earn tax-free interest on your money. The interest you earn even earns interest!
- **It’s tax-free when you spend it.** When you spend your HSA on qualified health care expenses, you don’t pay any taxes. That means you’re saving money on things like your medical, dental and vision coinsurance and deductibles. See page 3 for more information on qualified expenses.
- **It’s always your money.** Just like a bank account, you own your HSA, so it’s yours to keep and use even if you change medical options, leave the company or retire.



Attention First Timers!

Is this your first time enrolling in an HSA? When you enrolled and elected to contribute money to an HSA, your information was sent to **Bank of America** to begin setting up your account.*

Get Your Debit Card

Once your account is open, you'll receive a welcome letter and Bank of America HSA debit card in the mail. The debit card gives you instant access to your HSA dollars. Follow the instructions outlined in the welcome letter to activate the debit card.

If you **don't** receive your Bank of America HSA debit card within two to three weeks of enrolling, contact Bank of America to request one be mailed to you.

Manage Your HSA Throughout the Year

You're in complete control of your HSA—you decide how and when to use it. Log on to the Bank of America website at myhealth.bankofamerica.com to track your HSA balance, use tools, view claims, request additional cards and more.

Growing Your HSA

You can use your HSA to get a head start on saving for future health care expenses. In fact, you can grow your HSA into a 401(k)-like nest egg for health care. Here are three ways:

- 1 Your contributions**
For 2025, you can save up to \$4,300** if you're covering just yourself, or \$8,550** if you're covering yourself and family.

If you're age 55 or older (or will turn age 55 during the plan year), you can also make additional before-tax "catch-up" contributions to your HSA up to \$1,000.**

- 2 Interest**
Your account earns tax-free interest. Over time, the interest you earn even earns interest!

- 3 Investment earnings**
You can invest your HSA balance that exceeds \$1,000. This is a great way to put your money to work for you and an opportunity to grow your HSA more quickly. For more information on your investment options, log on to the Bank of America website at myhealth.bankofamerica.com or call **1.888.265.1196**.

Note: You will not be able to use your invested HSA balance for qualified expenses until the funds are moved to cash.

*HSA accounts are covered by the U.S. Patriot Act, which has strict guidelines in place for verifying the account holder's identity. As part of the verification process, Bank of America must verify the customer's name, physical address, date of birth and SSN. In order to ensure your account remains active, please provide the requested documentation to Bank of America.

**Limits subject to midyear changes per IRS regulations. For more information, go to irs.gov.



Already Have a Debit Card?

If you already have an active FTI HSA debit card from Bank of America, go ahead and continue using it. A new card will not be issued unless your current card will soon expire.



Already Have an HSA?

If you currently have money in an HSA, you can still use it to pay for qualified health care expenses.

If you have multiple accounts, consider consolidating to one HSA by transferring accounts to your FTI HSA under Bank of America. Contact Bank of America and/or your current HSA provider to obtain details on the process for transferring accounts.

Spending Your HSA

When it's time for you to pay for care or prescription drugs, there are three ways to use your HSA to pay:

- 1 Use your Bank of America HSA debit card**
Use it when you're ready to pay for qualified medical expenses, and the funds will be taken directly from your account. Make sure you only use the card on qualified expenses and that you have enough money in your HSA to cover them. Log on to the Bank of America website at myhealth.bankofamerica.com to check your balance beforehand.
- 2 Pay out of pocket**
If you prefer, you can pay for your qualified expenses up front and pay yourself back through your HSA later. To get started, just log on to the Bank of America website at myhealth.bankofamerica.com and click **Reimburse Myself**. You'll be able to transfer money from your HSA to your regular bank account.
- 3 Pay a provider directly**
When you receive an invoice from a health care provider for a qualified expense, you can pay it directly from your HSA — just like an online bill payment service. A check will generally be mailed within three to five business days. Log on to the Bank of America website at myhealth.bankofamerica.com, and click **Send Payment**.



Keep Receipts

Always remember to save your receipts when you make payments from your HSA, in case you need to prove to the IRS how you spent your HSA funds.



Qualified Expenses

Find a complete list of qualified expenses at irs.gov/publications/p502. Keep in mind, if you use money from your HSA to pay for nonqualified expenses—such as child care, cosmetic surgery, health club fees, teeth whitening products, or vitamins—you'll pay taxes on that money and pay an additional 20% penalty tax if you're under age 65.

Success Stories

The following profiles show different ways you can use the HSA to pay for expenses and save for the future. They are for illustrative purposes only.

Using the Bank of America HSA Debit Card

This is Tom's first year in the **Bronze Plus** option. He would like to start saving for future health care expenses, but right now he's focused on his immediate health care expenses. Tom uses the HSA debit card to pay for eligible expenses. By the end of the year, he has used up most of his account. The remaining money rolls over to the following year so he can use it to pay future expenses.



Paying Yourself Back Later

Tina started contributing to her HSA in January. Her account balance is growing, but it's not large enough (yet) to pay for an emergency she just had. Tina knows that by the end of the year, her HSA will have more than enough money to pay for the emergency. So, she decides to pay for the expense out of pocket now, and reimburse herself from her HSA later.



Saving for the Future

Bill and his wife Cathy are retired and expect to have more than \$20,000 in medical expenses this year. They maximized their HSA during their working years and can pay for these expenses tax-free from their HSA.



Resources to Help You

Health Savings Account ("HSA")

- HSA balance
- Transfer money from another HSA
- Invest your HSA

Bank of America

myhealth.bankofamerica.com

Call **1.888.265.1196** 24 hours a day / 7 days a week

FTI Benefits Center

- Questions about your benefits or enrollment
- Connect with a Health Pro for help getting the most out of your HSA
- Change HSA contributions

yourbenefitsresources.com/fticonsulting

Call **1.844.249.8586**, or **1.312.843.5256** (international callers), from 8:00 a.m. to 8:00 p.m. ET, Monday through Friday.

Internal Revenue Service ("IRS")

- List of qualified HSA expenses

irs.gov/publications/p502

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