

# 4 Benefits of Personal Savings Accounts



PSAs typically keep more money in your pocket by offering tax benefits – helping you stretch your health care dollars.



## 01

PSAs allow you to use tax-free dollars to pay for eligible medical, prescription, dental, vision and dependent care expenses.



## 02

Contributions are made pre-tax.  
Withdrawals are always tax free if used for eligible expenses.



## 03

PSAs help you budget & save dollars to cover major care needs, everyday or dependent care costs.

## 04

Health savings accounts balances can accumulate.  
Accounts can earn interest year over year, providing investment opportunities.



### Questions?

Contact the Concordia Plans Health Services Team  
**888-927-7526, ext. 6002**



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