



| How to Use Your Health Savings Account (HSA) Funds to Pay for Long Term Care Insurance Premiums |

You can use money from your HSA to pay for your LifeSecure long term care insurance. This is a great way to use pre-tax dollars to pay for coverage.

Here's how it works...

Your long term care insurance premiums will be paid directly to LifeSecure Insurance Company via one the following methods:

1. direct billing (mail)
2. monthly electronic funds transfer
3. automatic credit card payment
4. automatic payroll deduction (applicable only for participating employers)

If you choose to pay via method 1, 2 or 3, you may pay using funds directly from your HSA (using your HSA checkbook, account # or debit card).

If you purchased your policy at your place of employment and your premiums are being paid by method 4 (automatic payroll deduction) you cannot pay directly from your HSA funds, but you may reimburse yourself for long term care insurance premiums paid, using funds from your HSA. Simply write yourself a check (or checks) from your HSA, or use whatever means your HSA provides to withdraw funds for the dollar amount you wish to be reimbursed.*

* NOTE: The amount you are allowed to reimburse yourself for qualified long term care insurance premiums depends on your age. See below for maximum reimbursement amounts:

Attained Age Before Close of 2015	Maximum Reimbursement Limit from HSA
40 or less	\$380
More than 40 but not more than 50	\$710
More than 50 but not more than 60	\$1,430
More than 60 but not more than 70	\$3,800
More than 70	\$4,750

Source: IRS Revenue Procedure 2014-61 (2015 limits)

If you are an owner of a business or a self-employed individual, your business may be able to deduct long term care insurance premiums. Consult your tax advisor or your LifeSecure Regional Sales Consultant for more information.