



Provide More Affordable Health Coverage While Saving on Taxes with an HSA through First Horizon Msaver, Inc.



A Health Savings Account (HSA) plan helps you provide more affordable coverage for you and your family, while saving on taxes as well. This easy-to-use health care cost tool enables you to better control your money, your health and your future.

FREQUENTLY ASKED QUESTIONS

What is a Health Savings Account?

A Health Savings Account (HSA) is a tax-favored account in which you can set aside funds to pay for qualified medical expenses incurred by you, your spouse and any of your dependents. The HSA takes the form of a tax-exempt trust or custodial account.

When do I have to open my HSA account?

You may open your account whenever you would like. However, please keep in mind that you are not able to pay or reimburse yourself for expenses you encounter before you open your HSA. Therefore, it is best to establish your account right away and make a minimum contribution. You then have until April 15th of the next year to make your full contribution into the account.

How do I enroll in the First Horizon Msaver HSA?

You may obtain an enrollment form from First Horizon Msaver, your BCBST representative or our website www.firsttnhsa.com.

Why should I open my HSA Account with First Horizon Msaver?

- No Set-up Fee
- Unlimited debit card transactions with no transaction fees
- Free HSA Debit Cards
- Free HSA Checks
- Free Bill Pay Online
- Free Banking Online (rated the best online banking Web site by Speers & Associates)
- Monthly Statements showing the activity on your account
- Low monthly fee of \$2.50 per month
- Automatic monthly deposits from your personal checking account are available
- Competitive Interest Rates starting with the very first dollar
- Any money that is not spent can be accumulated and invested in a First Horizon Brokerage HSA account through First Tennessee Brokerage, Inc. A wide choice of stocks, bonds, and mutual funds are available through the brokerage account and you have access to view the account online.

Who is First Horizon Msaver?

First Horizon Msaver is a subsidiary of First Tennessee Bank National Association. The corporation initially established its presence in 1997 as the premier administrator of Medical Savings Accounts (MSAs) now Health Savings Accounts (HSAs). Today, the company opens and services Health Savings Accounts for consumers nationwide. Our continued commitment to customer service and leading edge products has allowed First Horizon Msaver to become one of the nation's premier Health Savings Account experts.

Securing Your Healthcare Future with First HorizonSM is our nationwide trademark that represents our commitment to provide our customers with the best possible Health Savings Account financial product and services. Our pioneering spirit and dedicated customer support allows our company to experience record growth. Rest assured that not all Health Savings Account administrators are the same. You deserve a secure future.

How do I contact First Horizon Msaver for more information?

You may call us visit us on the web at www.firsttnhsa.com or you may call us toll free at 1-866-375-1323.

Investments: Not A Deposit | Not Guaranteed By The Bank Or Its Affiliates
Not FDIC Insured | Not Insured By Any Federal Government Agency | May Go Down In Value

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and a subsidiary of First Tennessee Bank National Association.

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