



FINANCIAL



Health Savings Account At-A-Glance

Get the Most from Your Health Savings Account (HSA)

If you enroll in the Gold, Silver, or Bronze medical plan option, an HSA helps cover your out-of-pocket costs and helps you save for medical expenses in the future with before-tax contributions.¹ The money in an HSA belongs to you. Your remaining year-end balance rolls over to the next year. You can also use it for eligible expenses during retirement.

Use the HSA to Save for Retirement

You can tap into the power of tax-free, compound interest by investing a portion of your HSA via Bank of America. Growing your HSA “nest egg” will prepare you for rising healthcare expenses as you get older. If you don’t have healthcare expenses, you can withdraw HSA funds without penalty as taxable income when you turn 65. Bank of America has a calculator that allows you to roughly estimate your potential healthcare costs in retirement, and how much you will have at retirement given your HSA saving habits.

Your Koch Company Contributes to your HSA

If you contribute to an HSA, and enroll in the Gold or Silver option, your Koch company will contribute \$1 for \$1, up to \$250 for individual coverage and up to \$500 for family coverage each year.

TRIPLE TAX ADVANTAGE Health Savings Account (HSA)



¹ Certain states do not exclude HSA contributions from state income tax.
² Please consult your tax advisor regarding your individual tax situation.



Access Bank of America at myhealth.bankofamerica.com or by calling **800-718-6709**.

For more detailed information, log in to the Koch Benefits Enrollment site to see your *Benefits Guide* and the *Summary Plan Description* under *Plan Documents*. Infor employees can find these documents on the U.S. HR SharePoint site.

This information applies to eligible U.S. employees of Koch Industries, Inc. and affiliated companies. It does not apply to employees who work less than 30 hours per week or those classified as temporary, intern, temporary Field Service, OPD Field Service, Engineering Field Boilermaker, employed by Encadria Staffing Solutions, LLC OR employees who are included in a unit of employees covered by a bona fide collective bargaining agreement in which the benefits described were the subject of good faith bargaining and the benefits were agreed to not be available to those employees.

Any conflict between this summary and the benefit plan documents shall be controlled by the plan documents. If there is any conflict between this summary and your company's policies, the company policy shall control. Koch Industries, Inc. reserves the right to make changes in the benefits, costs and other provisions relative to employee benefits or to terminate any benefit plan or program offered to employees at any time.

