

Our products are HSA-compatible. That's **good news** for you.

Take advantage of your HSA to secure supplemental health coverage.

Here's how HSAs and supplemental insurance can work together:

- **Our policies pay benefits directly to the individual** (unless otherwise required), regardless of any other insurance in place.
- Individuals can use these cash benefits however they choose:
 - to pay for deductibles, copayments, diagnostic tests and other treatment-related costs
 - to **replace lost wages** when they're too injured or sick to work
 - to help with regular **living expenses**
 - to be set aside as an **emergency fund**
- Long before employees meet the high deductible of their primary health insurance, they can get **benefits to cover their medical bills**.
- With these benefits, **employees don't have to dip into their HSAs**. Instead, they can preserve their account, allowing the balance to grow for future use.

A **health savings account**, or HSA, is a special account that can be set up for an individual or family. The employer and employee can contribute money to the HSA, the employee then can use the funds to pay healthcare expenses.

These products have limitations and exclusions and are subject to state availability. For costs and complete details of coverage, contact your agent. Washington National Insurance Company is an insurance product provider only and is not a plan sponsor, trustee, administrator or fiduciary.

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Talk to your Washington National representative today about these HSA-compatible products:

- Accident
- Hospital indemnity
- Cancer
- Critical illness
- Life
- Heart/stroke
- Short-term disability

When you purchase any of our seven products as part of your benefits package, you can offset medical expenses, maximize benefits and help protect yourself from the high cost of healthcare.

