

## Am I Eligible for the First Southern Bank HSA Account?

With its tax advantages, a First Southern National Bank Health Savings Account (HSA) can help you take control of your health care costs. Government regulations determine who is eligible to open a HSA, and you must meet the eligibility requirements listed below in order to contribute to an HSA.

To see if you qualify, simply complete the following checklist.

- |   | <b>Applies to Me</b>     |
|---|--------------------------|
| 1. I am covered by a “Qualified High Deductible Health Plan”. *                                   | <input type="checkbox"/> |
| 2. I am not currently enrolled in Medicare.   | <input type="checkbox"/> |
| 3. I am not currently enrolled in any additional health plans.                                    | <input type="checkbox"/> |
| 4. My spouse does not participate in an FSA (Flexible Spending Account) through his/her Employer. | <input type="checkbox"/> |
| 5. I am not claimed as a dependent on another person’s tax return.                                | <input type="checkbox"/> |
| 6. I have not received Veteran’s Administration benefits during the last 3 months.                | <input type="checkbox"/> |

### Do all of the above statements apply to you?

If so, you probably qualify to open a Health Savings Account. As with any tax-advantaged account, it is always a good idea to consult with your tax advisor or legal professional to be sure an HSA is right for you. First Southern National Bank is not responsible for determination of your eligibility for the Health Savings Account.

If you need help to determine your eligibility, you may contact our HSA team for assistance at (912) 489-7600. We’ll be happy to help you.

\* Qualified High Deductible Health Plan— check with your insurance agent or carrier to confirm the qualified status of your health plan, as not all plans allow for an HSA account. These plans must meet minimum required deductibles, out of pocket expenses and other features, as stipulated by Federal law.