



# Introducing the Idaho MSA

Save Money on Healthcare, Reduce Your Idaho Taxable Income & Plan for Your Future

Provided By:

**American Health Value**

Idaho's Premier Medical Savings Account Administrator



MSAs For Idaho

## What is an MSA?

An Idaho MSA (medical savings account) is a bank account that helps you save money on healthcare costs & plan for your future! It accomplishes these things by directly reducing your taxable income for every dollar you put into the MSA on the Idaho State level.

You can use your MSA money tax-free to pay for medical expenses like premiums, co-pays, dental visits & hospital bills. The money you don't spend rolls over each year & earns tax-free interest on the State level. You can even pull the money out for retirement at age 59.5!

## Who Can Have One?

The MSA is flexible, and almost everyone can have one! It has no insurance requirements or age restrictions. So no matter if you're employed, unemployed or retired - or insured, uninsured or on Medicare...you can have an Idaho MSA!

## How Much Can I Put In It?

2014 Idaho MSA Contribution Limits	
Idaho Tax Filing Status	Contribution Limit
Single Filing Status	\$10,000
Joint Filing Status	\$20,000

## What Can I Do With The Money?

That's entirely up to you, and that's the beauty of the Idaho MSA. You can spend it tax-free on premiums & medical bills, or you can save it & earn tax-free interest to use as retirement income. You own your MSA, and you're free to use it however it most benefits the healthcare needs for you and your family.

## Where Can I Open My MSA?

You can open your Idaho MSA by visiting [www.IdahoMSA.com](http://www.IdahoMSA.com) or by calling our office at (208) 331-0676. We look forward to the opportunity to serve you!

## Save Money on Healthcare Costs

- ✓ Reduce your taxable income dollar for dollar
- ✓ Pay "expected" medical costs like premiums & hospital bills
- ✓ No Age Restrictions
- ✓ Use with or without health insurance coverage!

## Plan for the Future

- ✓ Build a "buffer" for inevitable medical costs
- ✓ Save money tax-free for retirement
- ✓ Unspent money rolls over each year
- ✓ Funds can be withdrawn at age 59.5 without penalties
- ✓ You own the account & it follows you



Sign up at [IdahoMSA.com](http://IdahoMSA.com) or

Call us at **(208) 331-0676** Today!

