

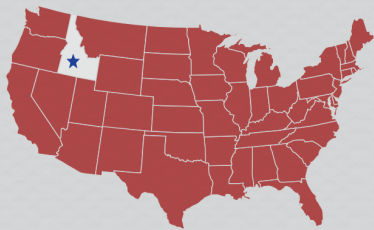


What is an Idaho Medical Savings Account (MSA)?

An Idaho Medical Savings Account (MSA) allows you to pay for medical expenses like hospital bills, doctor visits, dental, vision and even Medicare or Long-Term Care premiums, tax-free!



Who Can Have One?



*Idaho Tax Payers
&
Their Families*

Every Idahoan can have an Idaho MSA because there are no age restrictions, insurance requirements, or employment qualifications.

People on Medicare & TRICARE qualify, too!

How Much Can I Put In?

\$10,000/Year



Single Tax Filer

\$20,000/Year



Joint Tax Filers

What Can I Do With the Money?



Spend

Medicare/LTC Premiums

Deductibles & Co-Pays

Qualified Medical Expenses

or



Save

Plan ahead for future health care costs

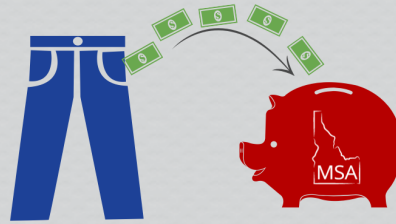
No Use-it or Lose-It

Withdraw for any expense without penalty after age 59.5!

Learn More on Page 2...

How Do I Save Money?

Every dollar deposited into your account lowers your taxable income on the Idaho state level, whether you spend it or not.



You now simply route money through the MSA to pay for expenses like hospital bills, doctor's visits and Medicare and/or Long-Term Care premiums you have to pay for anyway.



This reduces your taxable income in Idaho for every dollar you put in, whether you spend it or not. You also save an average of 7.5% by using this money to pay for every medical expense you incur, because you are paying those expenses with tax-free dollars!

What's the Bottom Line?

If you pay Medicare premiums, Long-Term Care premiums, or have any out-of-pocket medical expenses at all...



It might be a "bright idea" to look into how an Idaho Medical Savings Account could help you save money on your healthcare costs!