



Did you know?
 2007 tax incentives
 make HSAs even
 more attractive for
 health plans.

Health Savings Accounts

Why choose an HSA-qualified health plan?

- With an HSA-qualified health plan like **TRS-ActiveCare Plan 1**, you get the **savings** you want with the **protection** you need.
- You have **greater flexibility to choose** the providers and treatment options that are best for you.
- Save money through **reduced insurance premiums**, while you receive an effective **tax-advantaged savings vehicle**.
- The funds you put into your First Horizon HSA can **reduce your income taxes** similar to the money you save in a qualified retirement plan.
- Funds in your HSA grow **tax-deferred** and your account belongs to you — so you can take it with you even if you change jobs or retire.
- Receive competitive interest rates — or choose from a variety of investment options through First Tennessee Brokerage, Inc.

Why choose a First Horizon Health Savings Account?

- No set-up fee
- Low Monthly Administration Fee (\$2.50)
- Visa® HSA Debit Card (unlimited transactions, no extra charge)
- Banking Online (No extra charge)
- Bill Pay Online (No extra charge)
- Interest-bearing account (FDIC insured) with free checks on request
- Three investment options
- 24/7 HSA Customer Care Line
- Destination Rx — Online Drug Price Comparison Tool
- Over 10 years experience

Did you know?
 4.5 million people are already covered by Health Savings Account Plans.*

*According to a January 2007 census conducted by America's Health Insurance Plans (AHIP) Center for Policy and Research

To enroll, simply contact your local CBG Representative at (800) 749-6458 or go online to www.cbg-online.com/indiv_quotes.htm

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Not A Deposit	Not FDIC Insured	May Go Down In Value
Not Insured By Any Federal Government Agency		Not Guaranteed by the Bank or Its Affiliates

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