

| How to Use Your Health Savings Account (HSA) Funds to Pay for Long Term Care Insurance Premiums |

You can use money from your HSA to pay for your LifeSecure long term care insurance. This is a great way to use pre-tax dollars to pay for coverage.

Here's how it works...

Your long term care insurance premiums will be paid directly to LifeSecure Insurance Company via one of the following methods:

1. monthly electronic funds transfer (EFT)
2. automatic payment using a credit or debit card *not* tied to your HSA
3. automatic payroll deduction (applicable only for participating employers)

If you choose to pay via method 1, you may pay using funds directly from your HSA (using your HSA account #).

If you choose to pay via method 2 or 3, you cannot pay directly from your HSA funds, but you may reimburse yourself for long term care insurance premiums paid using funds from your HSA. Simply write yourself a check (or checks) from your HSA, or use whatever means your HSA provides to withdraw funds for the dollar amount you wish to be reimbursed.*

* *NOTE: The amount you are allowed to reimburse yourself for qualified long term care insurance premiums depends on your age. See below for maximum reimbursement amounts:*

| Attained Age Before Close of 2025 | Maximum Reimbursement Limit from HSA |
|-----------------------------------|--------------------------------------|
| 40 or less | \$480 |
| More than 40 but not more than 50 | \$900 |
| More than 50 but not more than 60 | \$1,800 |
| More than 60 but not more than 70 | \$4,810 |
| More than 70 | \$6,020 |

Source: IRS Revenue Procedure 2024-40 (2025 limits)

If you are an owner of a business or a self-employed individual, your business may be able to deduct long term care insurance premiums.

Consult your tax advisor for more information. This is for informational purposes only. LifeSecure Insurance Company does not give tax advice.