

By the Numbers

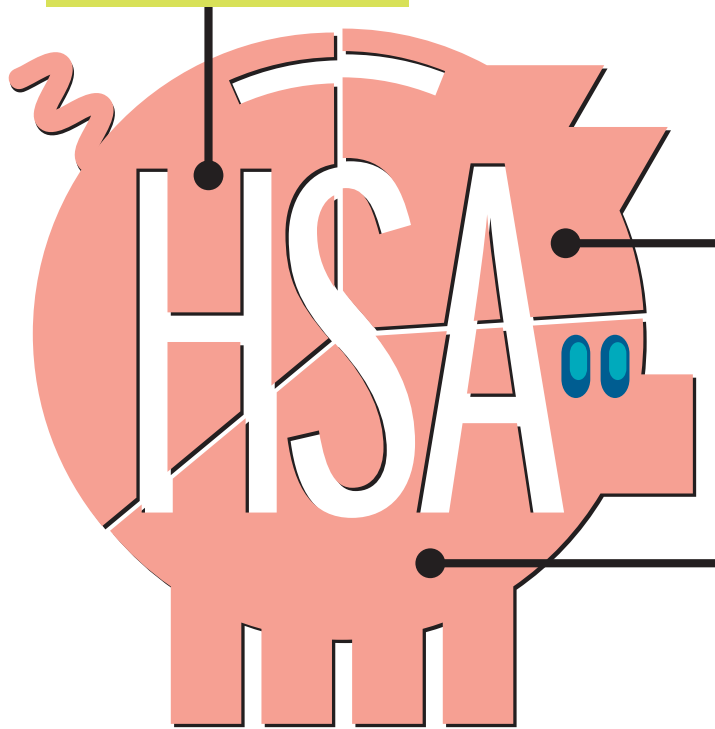
Spenders, savers or both? Fidelity survey reveals participants' behaviors surrounding tax-advantaged HSA accounts

An analysis of Fidelity's 74,000 health spending account holders reveals three different spending behaviors:

36%

ARE SPENDERS

They use more than **90%** of their annual HSA contribution on qualified medical expense reimbursements, allowing little or no balance to carry over.



24%

ARE SAVERS

They use less than **10%** of their annual contributions and invest the balances for future health expenses.

40%

ARE HYBRIDS

They use between **10%** and **90%** of their HSA contributions, carrying over the rest.

17%

had more than **\$5,000** contributed to their account in 2010. This includes their own contributions and their employer's.



46%

had contributions of **\$2,500** or more. The maximum contribution permitted by law in 2011 is **\$3,050** for individuals and **\$6,150** for families.

Source: Fidelity Investments