

Speaker 1: I have great healthcare through work, but that's only part of the bigger financial picture. No matter how good my coverage is, there's always going to be out-of-pocket costs, and I want to make sure I'm doing all I can to make my paycheck go further. That's [Health Savings Account (HSA)] why Health Savings and Spending Accounts can [Flexible Spending Account (FSA)] be so important – their tax [Limited Purpose Flexible Spending Account (LP-FSA)] advantaged dollars mean [Dependent Care Flexible Spending Account (DC-FSA)] I can stretch my paycheck further, no [Commuter Benefits] matter which plans [Health Reimbursement Arrangement (HRA)] are available to me.

Because I have a High Deductible Health Plan, I set up a Health Savings Account that lets me set aside pre-tax dollars from my paycheck and invest them. And since I don't pay taxes on any growth or any HSA funds that I use on qualified expenses, those dollars are worth more and, as a result, I am more prepared today and for my family's future.

Even with insurance, I need to pay for things like my son's asthma prescriptions, and those costs could really drain my wallet. With my HSA, I had money set aside for my paycheck that I didn't have to pay income taxes on and could use to pay for those prescriptions and a lot more, even dental and vision costs with an easy-to-use smart debit card.

I feel more comfortable and confident that my family has what we need financially, thanks to my MetLife Health Savings and Spending Accounts, and you can, too. Enroll through work.