

Possible Build-Up of Savings For Families With An HSA Under Different Time and Medical Expense Scenarios

Health Savings Account Balances (Assumes a \$4,000 Deductible and Deposit Each Yr.)

Account Balance After X Years	Age of Head of Household Starting at 30	After Family Medical Expenses of \$1,000 Each Yr	After Family Medical Expenses of \$500 Each Yr	Zero Family Medical Expenses
5 Years	35	\$17,406	\$20,307	\$23,208
10 Years	40	\$39,620	\$46,224	\$52,827
15 Years	45	\$67,972	\$79,301	\$90,630
20 Years	50	\$104,158	\$121,517	\$138,877
25 Years	55	\$150,340	\$175,397	\$200,454
30 Years	60	\$209,282	\$244,163	\$279,043
35 Years	65	\$284,509	\$331,927	\$379,345

Assumes 5% interest per year, and 100% of a \$4,000 deductible is deposited each year.
Source: The HSA Coalition

Possible Build-Up of Savings For Individuals With An HSA Under Different Time and Medical Expense Scenarios

Health Savings Account Balances (Assumes a \$2,000 Deductible and Deposit Each Yr.)

Account Balance After X Years	Age of Head of Household Starting at 25	After Individual Medical Expenses of \$1,000 Each Yr	After Individual Medical Expenses of \$500 Each Yr	Zero Individual Medical Expenses
5 Years	30	\$5,802	\$8,703	\$11,604
10 Years	35	\$13,207	\$19,810	\$26,414
15 Years	40	\$22,657	\$33,986	\$45,315
20 Years	45	\$34,719	\$52,079	\$69,439
25 Years	50	\$50,113	\$75,170	\$100,227
30 Years	55	\$69,761	\$104,641	\$139,522
35 Years	60	\$94,836	\$142,254	\$189,673
40 Years	65	\$126,840	\$190,260	\$253,680

Assumes 5% interest per year, and 100% of a \$2,000 deductible is deposited each year.
Source: The HSA Coalition, 2004