



## 5 Benefits of a Health Savings Account

October 2021

Since 2004 Health Savings Accounts (HSAs) have been available to help save and pay for health care costs. They work with high deductible health insurance and are known for their triple tax benefits. Contributions can be deducted from income. Earnings are tax deferred while in the HSA account and, if HSA funds are used for qualified medical expenses, both the contributions and earnings are tax-free when distributed. Below are 5 other benefits of an HSA:

- There are currently no income limits for HSA contributions, and you do not need to have earned income to contribute. If you have HSA compatible high deductible health insurance, you can make an HSA contribution for the year. No one makes too much to contribute and, unlike an IRA, there is no requirement that you have earned income to be eligible.
- If you make an HSA contribution, currently you may deduct that contribution regardless of how high your income. Everyone who is eligible to make an HSA contribution can deduct it. The income limit never phases out.
- You can take tax-free distributions from your HSA for qualified medical expenses, including expenses of your spouse or dependent. This is true even if your spouse or dependent child is not covered under a HSA compatible high deductible health insurance. Your HSA can benefit your family members.
- You can take a tax-free distribution from an HSA to reimburse yourself for qualified medical expenses in prior years as long as the expenses were incurred after you established your HSA, and you have proof of those expenses. There is no requirement the expenses and the HSA distribution take place in the same year. In fact, the distribution could happen many years later and still be a qualified tax-free distribution from the HSA.
- You cannot contribute to an HSA once you are enrolled in Medicare. However, you can keep your existing HSA and you can still take tax-free distributions for qualified medical expenses. Many individuals are unaware of these rules and mistakenly believe you cannot keep your HSA once you enroll in Medicare. You can keep it and continue to tap your HSA to pay medical bills.

Enrollment in HSAs are rising as more people become aware of the benefits listed above. As always before you make important financial decisions consult with competent tax, legal and financial professionals.

# 100 FALL bucket list ideas

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1. Pick some apples
  2. Bake apple pie
  3. Make apple prints
  4. Rake the leaves
  5. Play with the falling leaves
  6. Do a scavenger hunt in the backyard
  7. Do a big puzzle with the family
  8. Feed ducks at the pond or lake (check the rules first)
  9. Paint acorns
  10. Make a recipe in a slow cooker with the whole family
  11. Make family fall photo shoots
  12. Make a bird feeder
  13. Craft with fallen leaves
  14. Pick the pumpkins
  15. Carve or paint jack-o'-lanterns
  16. Roast the pumpkin's seeds
  17. Bake pumpkin pie (or purchase one from the store!)
  18. Make pumpkin bread
  19. Watch Fall movies
  20. Sip hot chocolate
  21. Go Halloween costume shopping or create one
  22. Watch a local football game
  23. Eat candy corn
  24. Make caramel apples
  25. Volunteer at or donate to a local food pantry
  26. Visit a haunted house
  27. Stroll through the farmer market
  28. Go hiking
  29. Decorate your house for Halloween
  30. Bob for apples
  31. Bake Fall cookies
  32. Visit a corn maze
  33. Make handprint turkeys for Thanksgiving
  34. Stargaze on a clear night
  35. Go trick-or-treating
  36. Take a foliage drive
  37. Jump in rain puddles
  38. Have a fall picnic in the park
  39. Eat Halloween candy
  40. Have a bonfire on a cool night and make s'mores
  41. Have a family game night
  42. Learn the history of Thanksgiving
  43. Go on a hay ride
  44. Create a scarf
  45. Make apple cupcakes
  46. Visit a fall festival
  47. Update fire alarms
  48. Roast Marshmallow
  49. Host a bonfire
  50. Watch the sunset
  51. Watch the sunrise
  52. Ride bike with family
  53. Tell or read ghost stories
  54. Visit an orchard
  55. Shop for gifts
  56. Enjoy homemade soup
  57. Plant fall flowers
  58. Play hopscotch
  59. Stuff a scarecrow
  60. Eat candy corns
  61. Make thankful for list
  62. Go for scenic drive
  63. Collect pinecones
  64. Go on trick-or-treating
  65. Drink apple cider
  66. Make a fall wreath for the front door
  67. Attend a halloween party
  68. Go tailgating
  69. Drink a caramel smoothie
  70. Make pinecone birdfeeders
  71. Make apple butter
  72. Do geocaching
  73. Donate to a food bank
  74. Wear boots
  75. Pound pumpkin drums
  76. Do nature walk
  77. Read books about fall
  78. Make chili
  79. Purchase an Advent Calendar
  80. Play in puddles
  81. Clean up yard
  82. Go fishing
  83. Watch the parade
  84. Learn to knit
  85. Take a foggy morning walk
  86. Bring fresh pie to a neighbor
  87. Burn fall-scented candles
  88. Send a letter to a friend
  89. Wear a hoodie
  90. Make gratitude jars
  91. Play Halloween bingo
  92. Do a random act of kindness
  93. Make pumpkin pancakes
  94. Snuggle by the fire
  95. Have an "unplugged" day
  96. Make granola
  97. Create a fall scrapbook
  98. Go window shopping
  99. Join a book club
  100. Make pumpkins erupt



WORKSHOP



# SOCIAL SECURITY: Know Your Options

Tuesday,  
Oct. 12, 2021  
10:30 am

Hardin County Public Library

100 Jim Owen Drive, Elizabethtown, KY 42701

★ ★ Call 270-723-2225 to register ★ ★

# THE WRIGHT LEGACY GROUP LLC

A REGISTERED INVESTMENT ADVISORY FIRM



The  
WRIGHT  
CHRISTMAS  
APPRECIATION  
for  
Clients, Families  
& Friends

*Details to come!*

RECOMMENDED READING: Life Without Limits: Think ~ Believe ~ Decree by *Tiffany K. Jordan*

FAMOUS QUOTE: "You are never too old to set another goal or dream a new dream." *C.S. Lewis*

# The Wright Word Search

As you look for the hidden words, remember that they can be horizontal, vertical, diagonal, forward or backward!

**PUZZLE ENTRY DEADLINE:**  
**Friday, October 29, 2021**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

## Word List

BNIIOCTRUNSOT \_\_\_\_\_

EEFRRDED \_\_\_\_\_

STBREDDTIU \_\_\_\_\_

NRASNIGE \_\_\_\_\_

IGIBELEL \_\_\_\_\_

IBDUCLDEET \_\_\_\_\_

IMBRSEURE \_\_\_\_\_

QMEURNTREIE \_\_\_\_\_

DNALSIIDVUI \_\_\_\_\_

RNENTLMOLE \_\_\_\_\_

Rearrange the letters in the word list to find the words needed to complete the word search  
**HINT: All words can be found on page one!** Circle the unscrambled words in the WRIGHT Word Search. Send us your completed puzzle (via mail, fax or email) and be entered into a drawing for a \$25.00 Gift Card!

B	A	T	B	L	E	C	I	Y	M	E	R	D	D	Y	T	I	T	F	C
M	S	M	N	F	I	X	N	O	I	T	T	E	N	S	N	U	C	O	D
D	S	R	S	E	E	S	P	E	R	I	N	T	L	S	E	O	M	A	C
N	I	E	C	H	M	D	L	E	X	A	E	A	A	F	M	P	N	S	L
E	T	I	S	O	S	E	H	A	E	A	M	M	I	E	L	V	O	G	A
R	A	M	U	L	N	T	R	R	U	D	E	I	L	S	L	Y	S	T	S
E	L	B	I	T	C	U	D	E	D	D	R	B	E	E	O	I	E	T	S
E	R	U	E	A	R	B	R	V	R	E	I	M	B	U	R	S	E	R	D
R	T	U	B	U	T	I	S	I	D	G	U	V	C	R	N	X	R	S	E
T	E	E	M	N	R	R	F	D	I	A	Q	B	I	A	E	P	A	N	T
I	E	A	E	I	N	T	A	L	E	U	E	O	T	D	I	E	I	E	B
T	P	T	E	I	E	S	E	C	O	R	R	R	I	B	N	R	C	M	I
A	E	I	S	N	O	I	T	U	B	I	R	T	N	O	C	I	I	N	T
C	D	S	A	I	R	D	E	E	C	E	M	E	A	R	N	I	N	G	S
I	A	S	A	U	I	O	N	R	T	T	D	U	F	N	P	T	E	T	I
L	C	L	I	D	X	F	L	I	G	R	E	F	F	E	D	R	N	I	S
B	E	I	R	E	J	S	E	L	U	T	I	D	N	E	D	X	E	O	S
U	W	C	O	N	T	R	I	B	B	I	R	T	S	B	D	A	B	Y	N
P	O	C	M	X	S	S	H	N	O	I	T	A	R	A	L	C	E	D	E
C	S	N	E	X	P	E	R	E	N	T	R	E	I	M	B	U	R	T	N

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**BONUS:** For an extra chance to win an **ADDITIONAL \$25 Gift Card** count how many times the word **WRIGHT** is found in this **ENTIRE** publication and enter it **HERE> \_\_\_\_**. Good Luck!

**CONGRATULATIONS** to **JACKIE COHEN** for winning the September 2021 WRIGHT WORD SEARCH, and to **SUE COPASS** for getting the WRIGHT's count right (13)!