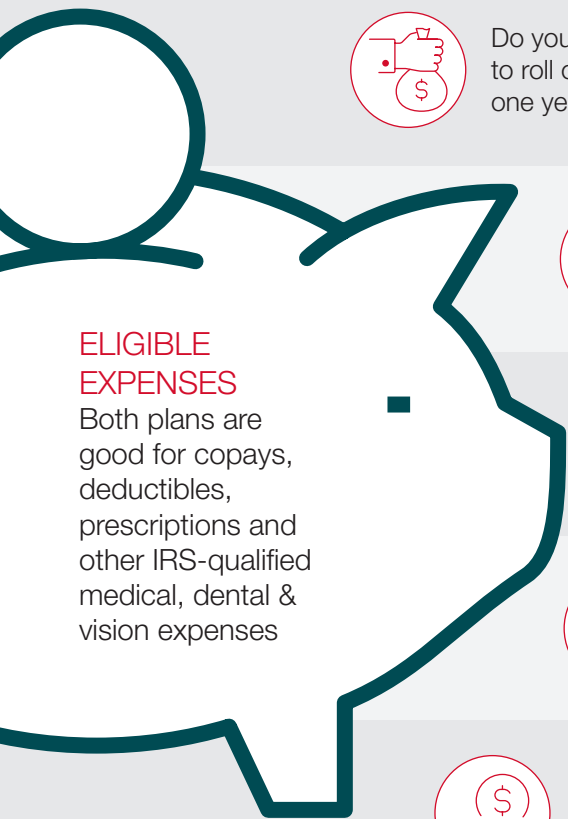




WHICH SAVINGS PLAN IS RIGHT FOR YOU?

Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs) are great ways to save for health expenses by making tax-free contributions and distributions. Use the questions below to help determine which one is a better fit for you.



ELIGIBLE EXPENSES

Both plans are good for copays, deductibles, prescriptions and other IRS-qualified medical, dental & vision expenses



Do you want to be able to roll over your funds one year to the next?



Yes, I want to be able to save funds I don't use for future years



No, I want to use it all the same year



Do you want your funds to be investable?



Yes. I want to have tax-free contributions, deductions and earnings*



No. I only want tax-free contributions and distributions



How often do you want to be able to change your contribution amount



Whenever I want



When I re-enroll or have a major qualifying life event



When do you want your funds to be available?



I want funds available as they are deposited over the course of the year



I want the whole year's worth of funds to be available on the first day of the plan year



For what time period would you like to be able to use your funds?



Any qualifying expense occurred while the HSA was open



For eligible expenses during the plan year or grace period



Do you want the company to be able to contribute money to your account?



Yes, I want the company to be able to contribute as well as having the option to contribute myself



No, I want to make all the contributions myself



How much do you want to be able to contribute?



Up to \$3,850 for a single enrollment or \$7,750 for a family (with an additional \$1,000 if you're over 55)



Up to \$2,850



Who do you want to own your account?



I want to be in charge of my own account



I want the company to have ownership over my account



QUESTIONS?

Contact the benefits department at 406-497-4610

*Works as a retirement savings tool. Utilization restrictions loosen after age 65
Note: Illustrative purposes only. Information in the table above is summarized. Additional NorthWestern Energy Flexible Compensation Plan and IRS related details apply.

DECIDE ON AN HSA?

Sign up for an HSA-eligible health plan, so you can open a Health Savings Account

DECIDE ON AN FSA?

You can have an FSA with either health plan, but you can't have both an HSA and an FSA.