

# TWICE WRONG: THE TRUTH ABOUT HEALTH SAVING ACCOUNTS

Fall is the time of year for most employers known as the "open enrollment" period - the period to change or choose healthcare benefits.

The members of Local 743 at Hamilton-Sundstrand recently completed their "open enrollment." Only three (3) chose the Health Savings Account (HSA).

Here's Why:

## DAMNED IF YOU DO

First off, don't get sick. You'll be like the guy in the lottery ad walking around in a suit of armor. It's a sure gamble. The company wants you to get into this program. That's why there is no weekly deduction for single people. They are betting you'll get sick and wind up paying the whole deal out of your own pocket. They have accountants studying this to inform them.

You have your union informing you: ***Stay Away From HSA!***

## DAMNED IF YOU DON'T

Even if you don't get sick (now), you are cheating yourself by undermining the insurance you might want some day. This just drives up the premiums for the rest of us by luring the young people out of the pool

It destroys the whole idea of insurance: ***Everybody Gets In.***

When you're sick, other people's payments support you. When you are healthy, you support them.

A lot of salaried workers are gambling in HSA's. They think their paycheck allows it. Ours doesn't.

Protect your benefits. Protect your standard of living. An insurance pool is like a union.

We need everyone in the country in the pool.

**NO WAY HSA!**