

How to keep a **health** emergency from becoming a **financial** emergency



Many people resort to taking a hardship withdrawal from their retirement savings when they have medical bills — a decision that can have a long-term impact on their retirement income. If you leave a little money in your Health Savings Account, it will be there when you really need it.

31%
of hardship withdrawals from retirement savings are for health expenses¹

But people who have just **\$500** in an HSA are **half as likely** to take a hardship withdrawal²



¹ Fidelity Investments recordkept data as of 12/31/2019, eCertified participant web entries

² Analysis of hardship activity matched with HSA offering, enrollment, balance and medical deductible amounts for same plan year. 2018 to 2019 data used.