HEALTH SAVINGS ACCOUNT

By enrolling in the Essential HDHP or the Balanced HDHP, you get access to a Health Savings Account, which can be used to pay for qualified healthcare expenses. **Plus, your savings roll over year after year!**

ELIGIBILITY

To contribute to an HSA, you must:

- ✓ **Be enrolled** in an HSA-eligible medical plan
- × **Not be enrolled** in Medicare, TRICARE, Medicaid or a non-HSA eligible plan[1]
- × **Not be eligible** to be claimed as a dependent on someone else's tax return

CONTRIBUTIONS

You can contribute up to the IRS annual maximum, which is based on your age and enrollment in an HSA-eligible medical plan.

2026 IRS limits	UNDER 55	AGE 55+
Individual	$4,400	$5,400
Family	$8,750	$9,750

The IRS defines family as having at least one dependent on your plan.

3 REASONS TO LOVE YOUR HSA

1. Triple Tax Savings[2]

- Tax deductions when you contribute to your HSA
- Tax-free withdrawals to pay for qualified expenses
- Tax-free earnings

2. Flexibility

Use the money in your HSA for eligible expenses or save it and let it grow. Your savings roll over year after year!

3. Use It for Retirement

When you reach a certain balance, you can invest your HSA. After age 65, you can use your savings as retirement income without penalty.[3]

[1]Because Medicare Part A enrollment is backdated by six months, you should stop your HSA contributions six months before you enroll to avoid penalties. Consult your tax advisor for guidance.

[2]State taxes still apply in some states.

[3]Normal income tax still applies.

LEARN MORE

Learn about eligible expenses, tax advantages, and how to use your HSA to its full potential.

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