

Health Savings Account (HSA)

TAX BENEFITS

Your money works harder in an HSA

Your health savings account (HSA) is a tax-advantaged medical savings account that allows account holders to save money on healthcare costs for themselves and their families. HSA funds **roll over** from year to year with **no use-it-or-lose-it** limits and can be invested like a 401(k) to cover future medical expenses.

HSA tax benefits

- Contributions to your HSA are **pre-tax** or **tax-deductible**
- HSA interest and earnings grow **tax-free**
- Withdrawals for qualified medical expenses are **tax-free**



Additional FICA tax savings

When you contribute to your HSA via pre-tax payroll withholding through your employer's Section 125 plan, you don't pay FICA taxes on those contributions. That's an **extra 7.65%** from every contribution that comes back to you.

The *HealthSavings* Difference



5x higher average account balance than the industry average



FDIC-insured savings account and carefully curated investment fund lineup



Personalized HSA education that meets you where you are

More HSA Benefits



Your HSA **stays with you** when you change jobs or retire



Your HSA funds can pay for your spouse and tax dependents' medical expenses **tax-free**, even if they're on different health plans



Your unused HSA funds **roll over** indefinitely, and you can change your contribution level mid-year

HealthSavings

Learn more at www.HealthSavings.com

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