HSA OVERVIEW

WHAT IS A HEALTH SAVINGS ACCOUNT (HSA)?

- A tax–advantaged account to help save for medical expenses, like deductibles and copays, and unreimbursed medical and other expenses
- Contributions are made into an account by an employee and/or employer

BENEFITS

- Contributions by the employee are done pre-tax via payroll deduction
- Interest earned on an HSA is not considered taxable income
- Your HSA balance can be carried over year after year

2027 Annual HSA Contribution Limits:

- Single: $4,500 Family: $9,000
- These limits include funds from HASD and any employee contributions

- At age 55, individuals can contribute an additional $1,000 per year

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CLAIMS PROCESS WITH AN HSA

Process of meeting your deductible:

Member receives medical care → Member's Provider submits claim for processing → Member receives explanation of benefits and invoice → Member receives final provider invoice

HSA Bank Account Debit Card



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