

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

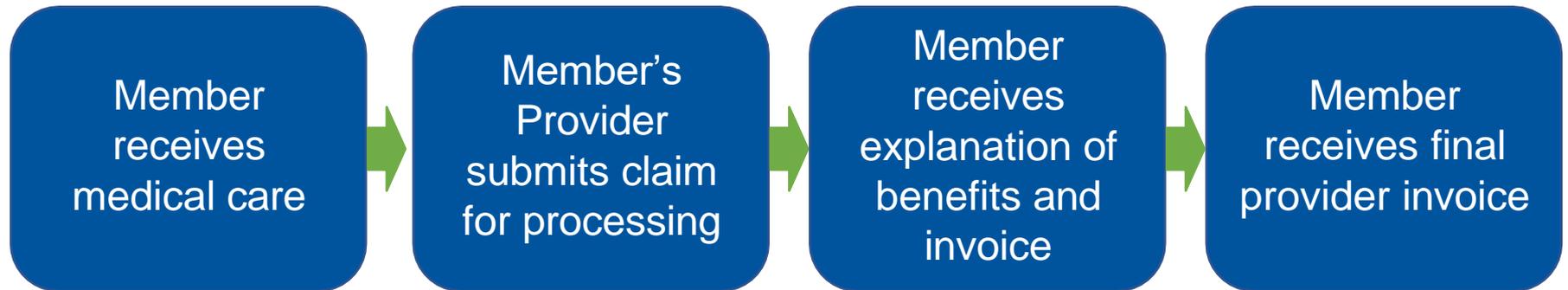
- Contributions by the employee are done pre-tax via payroll deduction
- Interest earned on an HSA is not considered taxable income
- Your HSA balance can be carried over year after year

2026 Annual HSA Contribution Limits:

- Single: \$4,400 Family: \$8,750
 - These limits include funds from HASD and any employee contributions
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- At age 55, individuals can contribute an additional \$1,000 per year

CLAIMS PROCESS WITH AN HSA

Process of meeting your deductible:



HSA Bank Account Debit Card

