

Health Savings Account

An HSA lets you save money for future healthcare costs while also saving on taxes. How? HSAs are the only benefit with a triple-tax advantage:¹ Tax-free contributions. Tax-free account growth. And tax-free spending on HSA-qualified expenses. It's your healthcare emergency safety net.

- ✓ No use-it-or-lose-it rule, HSAs rollover every year
- ✓ Available tax-free investing, just like a 401(k)²
- ✓ Requires an eligible high-deductible health plan (HDHP)



Don't tax your money. Max your money.

Get \$20 tax savings for every \$100 you contribute.³

HSA

Tax-free

No HSA

Taxed

2025 HSA Contribution Limits



\$4,300

Individual plan



\$8,550

Family plan

Members 55+ can contribute an extra \$1,000.

Spend tax-free.

There are thousands of HSA-qualified expenses. Here are just few:

- Medical
- Dental
- Vision
- Pharmacy
- Over-the-counter (OTC) medications
- Mental health services
- Lab fees



**See how much
you can save.**

HealthEquity.com/Learn/HSA

¹HSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize HSA funds as tax-deductible with very few exceptions. Please consult a tax advisor regarding your state's specific rules. | ²Investments made available to HSA members are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc. | ³Example for illustration only. Estimated savings are based on an assumed combined federal and state income tax bracket of 20%. Actual savings will depend on your taxable income and tax status. HealthEquity does not provide legal, tax or financial advice.

Think high-deductible health plans (HDHP) cost too much? Not so fast!

On the right are three different spending scenarios that show how an HDHP paired with a Health Savings Account (HSA) can help you save money. Savings can add up fast, especially when you consider insurance premiums and potential employer HSA contributions. Remember, these are only examples. So be sure to review your plan details carefully.*

Defining key terms

Premiums. The amount you pay per year to have health insurance.

Deductible. The amount you must pay before your insurance kicks in.

Coinsurance. The percentage of healthcare expenses you may need to pay after your deductible.

HSA employer contribution. The amount your employer may put into your HSA just for choosing an HDHP.

Compare your net costs.

To find net costs for your health plan options, simply add premium costs + expenses. Then subtract the employer HSA contribution (if available). Where healthcare expenses exceed your deductible, you may need to add coinsurance too. You can find it by calculating 20% of expenses after your deductible.

How much will you save?

In each scenario, the HDHP gives you \$1,000 premium savings plus \$1,000 free money with the employer HSA contribution. So, the HDHP saves \$2,000 before we even consider healthcare expenses. This is why the HDHP is so appealing for folks like Low-spender Larry and Mid-spender Maria. HDHPs bring the potential for significant savings. But even for High-spender Hayden, the HDHP is essentially breakeven.

Bottom line: Look beyond deductibles. Consider premium costs. And see if an employer HSA contribution is available.

Learn more at [HealthEquity.com](https://www.healthequity.com)



Low-spender Larry

\$500 est. healthcare expenses

	Traditional health plan	High-deductible health plan
Premium costs	\$3,000	\$2,000
Deductible	\$1,000	\$3,500
Out-of-pocket costs (20% coinsurance)	\$0	\$0
HSA employer contribution	\$0	\$1,000
Net cost	\$3,500	\$1,500



Mid-spender Maria

\$3,000 est. healthcare expenses

	Traditional health plan	High-deductible health plan
Premium costs	\$3,000	\$2,000
Deductible	\$1,000	\$3,500
Out-of-pocket costs (20% coinsurance)	\$400	\$0
HSA employer contribution	\$0	\$1,000
Net cost	\$4,400	\$4,000



High-spender Hayden

\$6,000 est. healthcare expenses

	Traditional health plan	High-deductible health plan
Premium costs	\$3,000	\$2,000
Deductible	\$1,000	\$3,500
Out-of-pocket costs (20% coinsurance)	\$1,000	\$500
HSA employer contribution	\$0	\$1,000
Net cost	\$5,000	\$5,000



Benefit Better.

HSA Store is the worry-free zone for spending your pre-tax dollars.

Did you know that your HSA covers more than bandages and over the counter medicines?



Funds stretch far to cover 2,500+ items including physician visits, hi-tech kits, and plenty of items you'd never expect.

**Try out HSA Store with an exclusive savings of \$5 at:
hsastore.com/healthequity.**

Use code HealthEquity24 (1 per customer, expires 3/31/2025)

In addition to our products, tools, and services, HSA experts are available 24/7 via phone and chat.



They are able to answer general questions about year-end deadlines, maximum contributions, order statuses, returns, exchanges, products, and pricing.



Last but not least, HSA Store makes payment processing seamless with no purchase verification when using your HSA card.