Health Savings Accounts

Maximize your savings

A Health Savings Account, or HSA, is a tax-advantaged[1] savings account you can use for healthcare expenses. Along with saving you money on taxes, HSAs can help you grow your nest egg for retirement.

How an HSA works:

- Contribute to your HSA by payroll deduction (if offered through your employer), online transfer or personal check.
- Pay for qualified healthcare expenses for yourself, your spouse and your dependents. Both current and past expenses are covered if they're from after you opened your HSA.
- Use your Benefits Card to pay directly, or pay out of pocket for reimbursement or to grow your HSA funds.
- Roll over any unused funds year to year. It's your money — for life.
- Invest your HSA funds and potentially grow your savings.[2]

Am I eligible for an HSA?

You're most likely eligible to open an HSA if you:

- Have an HSA-eligible health plan like a high-deductible health plan (HDHP), Bronze plan or Catastrophic plan
- Aren't covered by any other non-HSA-compatible health plan, like Medicare Parts A and B or TRICARE
- Haven't received medical benefits from Veterans Administration in the last three months
- Can't be claimed as a dependent on someone else's tax return
- Have a valid email, Social Security number and primary U.S. residence

How much can I contribute?

The IRS limits how much you can contribute to your HSA every year. This includes contributions from your employer, spouse, parents and anyone else.[3]

Catch-up contributions

HSA accountholders not enrolled in Medicare and over the age of 55 can make an additional $1,000 "catch-up" contribution. Contributions need to be prorated if you don't maintain HSA-eligible coverage through the end of the following year or enroll in Medicare mid-year.

What's covered?

You can use your HSA funds to pay for any IRS-qualified healthcare expenses, like doctor visits, hospital fees, prescriptions, dental exams, vision appointments, over-the-counter medications and more.

Visit **hsabank.com/QME** for a full list.

2026

	SINGLE PLAN	FAMILY PLAN
Maximum contribution limit	$4,400	$8,750

2027

	SINGLE PLAN	FAMILY PLAN
Maximum contribution limit	$4,500	$9,000

Triple tax savings

A huge benefit of HSAs is saving on taxes[1] three ways:

1. You don't pay federal taxes on contributions to your HSA.
2. Earnings from interest and investments are tax-free.
3. Distributions are tax-free when used for qualified healthcare expenses.

[1] HSA contributions and earnings aren't subject to federal taxes and aren't subject to state taxes in most states. Contact a tax professional for information about your state.

[2] SECURITIES AND INVESTMENTS

Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed	Not Bank Deposits or Obligations	May Lose Value

Past performance is not indicative of future results.

The HSA Invest program is administered by DriveWealth, LLC, a registered broker-dealer and Member FINRA/SIPC. Securities products and services are offered through LeafHouse Financial Advisors, LLC, an SEC-registered investment advisor. Registration does not imply a certain level of skill or training. Additional information about LeafHouse Financial Advisors, LLC, including investment strategies, fees and objectives, can be found in its **Form ADV Part 2** and **Form CRS**, which are available in your online account.

HSA Bank is not registered as a broker-dealer or investment advisor. Neither HSA Bank nor DriveWealth, LLC provide investment advice to HSA Invest program investors. HSA Bank, DriveWealth, LLC and LeafHouse Financial Advisors, LLC are not affiliated and not responsible for the products and services offered or provided by the other.

[3] HSA contributions in excess of IRS limits are subject to penalty and tax unless the excess and earnings are withdrawn prior to the tax filing deadline as explained in IRS Publication 969.

Visit **hsabank.com** or call the number on the back of your debit card for more information.

hsabank™

HSA_Overview_2025/2026_Limits_080426