

Health Savings Account

A Health Savings Account (HSA) lets you put money away for future healthcare costs while saving on taxes. How? HSAs are never taxed at a federal income tax level when used for qualified medical expenses. Contributions can come straight out of your paycheck, and your HSA can grow tax-free too.

- ☒ No 'use-it-or-lose-it,' keep your HSA forever
- ☒ Create a healthcare emergency safety net
- ☒ Invest¹ your HSA tax-free, like a 401(k)

Annual tax saving potential²

\$1,660 | **\$830**

Family plan

Individual plan

2025 IRS Contribution Limits*

\$8,550

Family plan

\$4,300

Individual plan

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



**See how much
you can save**

[Learn.HealthEquity.com/
Presbyterian](https://Learn.HealthEquity.com/Presbyterian)

*2025 IRS Contribution Limits: <https://www.irs.gov/pub/irs-drop/rp-24-25.pdf>

¹Investments 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. | ²Estimated savings are based on an assumed combined federal and state income tax rate of 20%. Actual savings will depend on your taxable income and tax status. | HealthEquity does not provide legal, tax or financial advice. Copyright © 2024 HealthEquity, Inc. All rights reserved. Presbyterian_HSA_1Pager_Custom_08_2024

Learn more about Presbyterian's Nondiscrimination Notice and Interpreter Services <https://www.phs.org/nondiscrimination>
MPC112454

Common qualified medical expenses:

- Pain relievers
- Doctor visits
- Dental cleanings
- Sleep aids (OTC)
- Eyeglasses/contacts
- Cold/cough medicine
- Chiropractic care
- Insulin testing supplies



Enrollment period

Small groups can enroll at any time of year and do not have to wait for a renewal date.

505.923.5807

HSA-qualified health plan options

- Silver \$3400 Advantage HDHP/ HSA w/Gym
- Silver \$3500 Advantage HDHP/ HSA w/Gym