

# 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
- Invest<sup>1</sup> your HSA tax-free, like a 401(k)

## Annual tax saving potential<sup>2</sup>

<b>\$1,660</b>	<b>\$830</b>
Family plan	Individual plan

2025 IRS Contribution Limits\*

<b>\$8,550</b> Family plan	<b>\$4,300</b> Individual plan
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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>

<sup>1</sup>Investments 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. | <sup>2</sup>Estimated 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

## 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