

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.

- ✓ Rolls over every year – funds never expire
- ✓ Available tax-free investing, just like a 401(k)²
- ✓ Requires an eligible high-deductible health plan (HDHP)

Less tax. More paycheck.

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

HSA

Tax-free

No HSA

Taxed

2026 HSA Contribution Limits



\$4,400

Individual plan



\$8,750

Family plan

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



HealthEquity.com/Presbyterian

MPC072583

¹HSAs are federally tax-deductible for qualified medical expenses and usually state-deductible; consult a tax advisor for details. | ²Investments are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc. Investing through the HealthEquity investment platform is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment supplement. | ³Example for illustration only; savings based on a 20% federal and state tax bracket. | HealthEquity does not provide legal, tax or financial advice.

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For information on Presbyterian Health Plan's Nondiscrimination Notice, go to <https://www.phs.org/nondiscrimination>.

**Scan to download the
HealthEquity mobile app.**



You can set up your account directly in the app – no need to register online.

Spend tax-free on HSA-qualified expenses.

- Medical
- Vision
- Dental
- Rx and OTC

Discover more: [HealthEquity.com/QME](https://www.healthequity.com/QME)

Enrollment period

Nov. 1 - Dec. 15, 2025

1-866-869-7737

Option 4

www.phs.org/iplan

HSA-qualified health plan options

Silver Qualified HDHP/HSA Plan
w/Gym (Off Exchange Only)

*2025 IRS Contribution Limits:
<https://www.irs.gov/pub/irs-drop/rp-25-19.pdf>

This policy has exclusions and/or limitations. For costs and complete details of the coverage, call Presbyterian Health Plan. Value-added products and services are not insurance benefits and may be discontinued at any time.