Health Savings Account

An 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**

<table>
<thead>
<tr>
<th>Family plan</th>
<th>Individual plan</th>
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<tbody>
<tr>
<td>$1,550</td>
<td>$770</td>
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2023 IRS Contribution Limits

| $7,750      | $3,850          |
| Family plan | Individual plan |

Members 55+ can contribute an extra $1,000

**Common qualified medical expenses:**

- Pain relievers
- Doctor visits
- Dental cleaning
- Sleep aids
- Eyeglasses/contacts
- Cold/cough medicine
- Chiropractic care
- Insulin testing supplies

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. Always consult a professional when making life-changing decisions.

See how much you can save

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