

What is an HSA?



A **health savings account (HSA)** is a tax-advantaged savings account that can be used to pay for health care expenses.

Advantages of an HSA

Triple tax benefits

- Money contributed is pre-tax, interest accrued is tax-free, and funds are not taxed when used on qualified health care expenses

Portable

- Funds are tied to you and not a single employer

Funds belong to you

- Any contributions will roll over from year-to-year



Is an HSA Right for You?

HSAs are a good fit for individuals who:

- Have predictable healthcare needs
- Are interested in taking advantage of the tax benefits
- Receive employer contributions to their HSA

Contribution Limits

	Single	Family
2024	\$4,150	\$8,300
2025	\$4,300	\$8,550

