

Your Health Savings Account (HSA) benefits are provided by Health Equity. The information below is a brief summary of your plan's benefits. Additional information and forms can be found by going to the "Forms" page of this website.

A Health Savings Account (HSA) is a tax favored savings account that can be used in conjunction with your employer's medical plans to make healthcare more affordable and to help you save for retirement. Contributions are made through payroll deduction to pay for qualified medical expenses with pre-tax dollars. This means tax free or tax deferred savings for qualified medical expenses or retirement income.

HSA's are similar to individual retirement accounts (IRAs), but even better. The pre-tax money can be easily withdrawn at any time to pay for qualified medical expenses with no penalty or taxes. Withdrawals can also be made for non-medical purposes, but are subject to a 20% penalty and will be taxed if withdrawn before the age of 65. Any HSA funds not used each year remain in the account, and earn interest tax-free to supplement medical expenses at any time in the future. Like an IRA, the account belongs to you.

Please note: If you are covered by other health insurance, including Medicare, you cannot contribute to an HSA, and you can not be actively participating in a general medical Flexible Spending Account (FSA). However, you may be able to contribute to a Limited Medical FSA to use specifically for vision and dental services.

Please **CLICK HERE** (<https://healthequity.com/learn/hsa/member-guide/getting-started>) to learn how to activate your account.

Health Equity - Health Savings Account (HSA)	
Eligibility Requirements	
Eligible Employees	Those who are enrolled in an HSA-qualified health plan, do not have other health coverage, and are not claimed as a dependent on another person's tax return.
Individual Maximum Contribution Limit	\$4,150
Family Maximum Contribution Limit	\$8,300
Over 55 Additional Catch-Up Contribution Limit	\$1,000
Carrier Information	
Carrier Name	Health Equity
Contact Customer Service	866-346-5800

Carrier Website	View (https://www.healthequity.com/contact#)
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Provided By:

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