

Optum Financial®



Save smarter through all stages of life

HSA quick guide



Your HSA (health savings account) allows you to save money for qualified medical expenses that you're expecting, such as contact lenses or monthly prescriptions, as well as unexpected ones – this year and for any future needs. It's a win-win for saving on health costs today, tomorrow and through retirement.

Check out these highlights:



Call dibs on your money

It's all yours until you spend it – even deposits made by others, like an employer or family member. You keep it, even if you change jobs, switch health plans or retire.



Save, earn and spend income tax-free

You generally won't pay income taxes on your HSA funds. HSAs put more money in your pocket with income tax-free:

- Contributions to your account (up to the annual limit – see below)
- Interest and potential investment earnings
- Withdrawals used for qualified medical expenses



Why choose an HDHP with HSA?

When choosing between a traditional copay plan and a qualifying HDHP (high-deductible health plan) paired with an HSA, the HDHP with HSA is often the financial winner. That's because you get tax-advantaged savings to cover a variety of qualified medical expenses now and into the future.

This approach typically offers lower premiums and more control of your health care dollars. And if you don't have immediate medical needs, you can save your HSA funds until you do – unused funds are yours to keep for life.

Save on out-of-pocket costs head to toe

Your HSA covers you and your family for a wide variety of qualified products and services like:



Dental care, including extractions and braces



Foot treatments



Eye exams, glasses and contacts



Chiropractic services



LASIK surgery



Ultrasounds



Prescription medications



Doctor's office visits and procedures

Go to optum.com/qualifiedexpenses to see a searchable list with more eligible expenses.



Save for everything from X-rays to catching rays

Your HSA rolls over from year to year, so you can continue to grow your savings and use it in the future – even into retirement on a beach.

There are contribution limits, set by the IRS and adjusted annually. These limits are:

Year	Individual coverage	Family coverage
2025	\$4,300	\$8,550
2024	\$4,150	\$8,300

- This means that you contribute at least **\$150 more** than last year
- **\$1,000** extra if you're 55 or older, also known as a catch-up contribution



See how Jake is supersizing his nest egg

Meet Jake. He's 30 and considers himself fairly healthy. When he started his new job, he decided to open an HSA and contribute \$200 per month. He uses \$500 each year to cover his health costs. Here's how much he saves with his HSA:



Use the [HSA contribution calculator](#) to help determine your contributions and see how much you can save on taxes.



Ready to enroll?

Enrolling in an HSA is quick and easy because it's built into your employer's benefit options. Review your materials at optumbank.com today so you don't miss your chance to sign up.

Looking for more HSA resources?



Scan the QR code, or go to optum.com/HSAIntro to learn more.

Investments are not FDIC insured, are not bank issued or guaranteed by Optum Financial or its subsidiaries, including Optum Bank, and are subject to risk, including fluctuations in value and the possible loss of the principal amount invested.

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* Assuming 22% federal income tax and 7.65% FICA. Results and amount will vary depending on your particular circumstances.

Health savings accounts (HSAs) are individual accounts largely held at Optum Bank[®], Member FDIC, and administered by Optum Financial, Inc. or ConnectYourCare, LLC, an IRS-Designated Non-Bank Custodian of HSAs, a subsidiary of Optum Financial, Inc. Neither Optum Financial, Inc. nor ConnectYourCare, LLC is a bank or an FDIC insured institution. HSAs are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State and/or local taxes may still apply. Fees may reduce earnings on account. Refer to your HSA account agreement for details. This communication is not intended as legal or tax advice. Consult a legal or tax professional for advice on eligibility, tax treatment, and restrictions. Please contact your plan administrator with questions about enrollment or plan restrictions.

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