Quick guide: HSA

Save for today, tomorrow and retirement

An 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.

Save, earn and spend, income tax-free

With an HSA, all of the following are income tax-free:*

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

It's your money, forever

Your HSA funds are yours for life, even if you change jobs, switch health plans or retire. It's all yours until you spend it — even deposits made by others, like an employer or family member.

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.

*Some states may charge income tax on HSA contributions. Check with your tax advisor or state department or revenue to find out.

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:

- Breast pumps and childbirth classes
- Eye exams, glasses and contacts
- Prescription drugs
- Chiropractic services
- Foot treatments
- Ultrasounds
- Dental care, including extractions and braces
- LASIK surgery
- And more
- Doctor's office visits and procedures
- Massage guns

Go to **optum.com/qualifiedexpenses** to see a full list of qualified expenses.

Covers 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
2026	$4,400	$8,750
2027	$4,500	$9,000

If you are 55 or older, you can make a "catch-up" contribution, meaning you can deposit an additional $1,000 .

Jake put his retirement savings on autopilot

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:

Monthly contribution:	Balance at end of first year:	Balance at age 65:	Annual income tax savings:**
$200	**$1,900**	**$66,500**	**$712**

Use the **HSA contribution calculator** to help determine your contributions and see how much you can save on taxes.

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

Ready to enroll?

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

Scan the QR code, or go to **optum.com/HSAIntro** to see how you can save.

Investments are not a deposit, not FDIC insured, 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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