



## HEALTH SAVINGS ACCOUNT (HSA)

# Save now — and for your future

If you're enrolled in an HSA-eligible health plan, such as a high-deductible health plan (HDHP), you can use an HSA to pay your required deductible with pretax funds.

With an HSA, you may be able to contribute up to the IRS annual limits.\* If you are 55 or older, there is an extra catch-up contribution that you can make each year.

### Check HSA eligibility

You're eligible if you're enrolled in a qualified plan, such as a high-deductible health plan, with a few exceptions. They include:

- Medicare or TriCare coverage
- A general-purpose health care flexible spending account (FSA) or health reimbursement arrangement (HRA)
- Veterans Affairs medical benefits used in the last three months, unless the hospital care or medical services were for a service-connected disability
- Someone claiming you as a dependent on their tax return

### Use your HSA to save

Adding an HSA to your health plan can help grow your savings after meeting immediate health care expenses.

#### → Triple tax benefit

Your contributions are tax-free, and remain completely tax-free when used for qualified health care expenses.

#### → Invest tax-free

You can invest your HSA funds in an investment account, where your money may grow tax-free.\*\*

#### → Take it with you

Your HSA isn't tied to an employer, health plan, or retirement. If you have an HSA elsewhere, you can transfer the balance to your new one. And your unused funds roll over from year to year.



## Helpful HSA tips

- 1 Check IRS contribution limits and eligible expense items on your employer's plan document or at [inspirafinancial.com](https://www.inspirafinancial.com).
- 2 Access the record of your HSA expense payments on the Inspira website.
- 3 If you use your HSA for ineligible expenses, you'll need to pay income taxes. Plus, a 20% penalty tax on that amount, unless you're age 65 or older or disabled at the time.

## Choose your way to pay

Once funds are available in your HSA, Inspira makes it easy to pay for your eligible expenses.

### → Pay with your Inspira Card<sup>®</sup>

When you use it, your expense is automatically paid from your account.

### → Pay yourself back

Pay for eligible expenses with cash, a check, or your personal credit card. Then withdraw funds from your HSA to pay yourself back and have your payment deposited directly into your checking or savings account.

### → Pay expenses online

Use our digital tools to set up easy repeat payments.

## Use the Inspira Mobile<sup>®</sup> app

It's the easiest way to manage your account and view alerts; make payments, withdrawals, and deposits; use our barcode scanner to see if an item is an eligible expense.

## Find eligible expenses

An HSA allows tax-free payment of medical expenses, many over-the-counter products, and prescriptions, as well as vision and dental expenses. Find a list of which expenses may not be covered on the Inspira website.

## ⇒ Realize the savings potential of an HSA

For more information visit [inspirafinancial.com](https://www.inspirafinancial.com) or scan the QR code.



\*The maximum contribution limits are subject to change annually.

\*\*Please note that not all states provide favorable income tax treatment for HSAs.

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