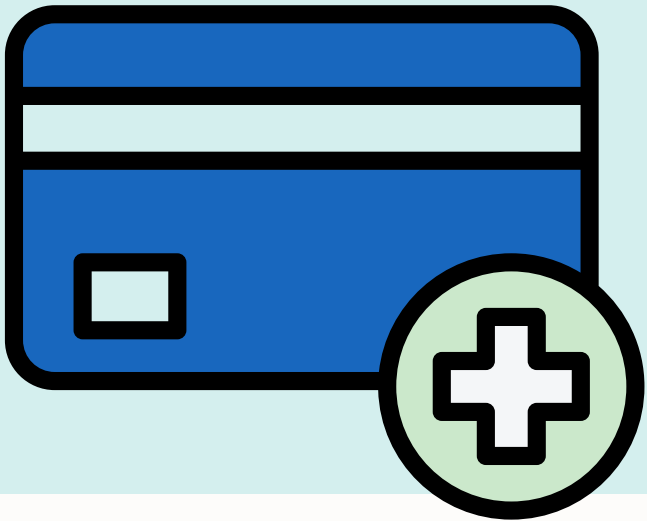


YOUR HSA: A BEGINNER'S GUIDE



An HSA is a medical expense account that lets you set aside money on a pre-tax basis to pay for qualified medical expenses.

HSA BASICS

Withdrawals for qualified medical expenses are always tax-free, regardless of your age

You must be enrolled in a High Deductible Health Plan to contribute



After age 65 you can use withdrawals for any expense

You own your HSA account and take it with you when you change jobs or retire



THE TRIPLE TAX ADVANTAGE OF AN HSA

All contributions to your HSA account are tax-deductible

All funds in your account grow tax-free - including interest, dividends or capital gains

Withdrawals to pay for qualified medical expenses are tax-free



ANNUAL CONTRIBUTION LIMITS

For 2024

Self: \$4,150
Family: \$8,300

For 2025

Self: \$4,300
Family: \$8,550

"Catch-up" Contributions

(age 55 or older): an additional \$1,000

