

# Health Savings Account

A Health Savings Account (HSA) lets you put money away for future healthcare costs while saving on taxes. How? HSAs are never taxed at a federal income tax level when used for qualified medical expenses. Contributions can come straight out of your paycheck, and your HSA can grow tax-free too.

- No 'use-it-or-lose-it,' keep your HSA forever
- Create a healthcare emergency safety net
- Invest<sup>1</sup> your HSA tax-free, like a 403(b)



## Annual tax saving potential<sup>2</sup>

**\$1,660** | **\$830**  
 Family plan | Individual plan

2024 IRS Contribution Limits	
<b>\$8,300</b> Family plan	<b>\$4,150</b> Individual plan
Members 55+ can contribute an extra \$1,000	

## Common qualified medical expenses:

- Pain relievers
- Doctor visits
- Dental cleaning
- Sleep aids
- Eyeglasses/contacts
- Cold/cough medicine
- Chiropractic care
- Insulin testing supplies



**See how much you can save**

[learn.HealthEquity.com/concordiaplans](https://learn.HealthEquity.com/concordiaplans)



**We're available 24/7 at**

866.346.5800

## HSA-qualified health plan options

- Healthy Me HSA A
- Healthy Me HSA B
- Healthy Me HSA C
- Healthy Me HSA D
- Healthy Me HSA E
- Whole Health 2000
- Option HDHP

<sup>1</sup>Investments made available to HSA members are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc. | <sup>2</sup>Estimated savings are based on an assumed combined federal and state income tax rate of 20%. Actual savings will depend on your taxable income and tax status. | HealthEquity does not provide legal, tax or financial advice. Always consult a professional when making life-changing decisions.