

Make the most of your Health Savings Account (HSA)

**Smart savings. Flexible spending.
Future-ready health care.**

What is an HSA?

A health savings account (HSA) is like a tax-advantaged account that helps you save, and pay for qualified medical expenses. It's available to individuals enrolled in a an HSA-eligible high-deductible health plan (HDHP). Your contribution is set aside on a pretax basis.

You can use the funds to pay for deductibles, copayments, coinsurance and other costs, including some dental, drug and vision expenses – potentially lowering your out-of-pocket health care costs. In addition to using the pretax funds to pay health expenses, you can use it to build up your nest egg. How is that possible? An HSA may earn interest or other earnings, which are not taxable.

Also, unlike flexible spending accounts, unspent HSA funds roll over from year to year. You can hold them and add to the tax-free savings to pay for medical care later. Once you turn 65, you can use the money in your HSA for anything you want. If you don't use it for qualified medical expenses, however, it will count as income when you file your taxes.

But there are limits to how much you can contribute each year. Overcontributing can lead to unexpected tax penalties. Keep these rules for HSA contributions in mind. And remember: In order to contribute to an HSA, you must be enrolled in an HDHP.

Contribution limits for:	2025	2026
Individual coverage	\$4,300	\$4,400
Family coverage	\$8,550	\$8,750





Why use an HSA?

- **Save on taxes:** Contributions are tax-free, and withdrawals for eligible expenses are also tax-free.
- **Use it your way:** Pay qualified health care expenses.
- **Invest for the future:** Choose from professionally managed portfolios or self-directed investment options.



Manage your HSA

- Visit **benefitsenroll.uhg.com**
- Call the Employee Center at **1-800-561-0861** and say “benefits”
- Or call the Benefits Service Center at **1-844-364-7662** for OptumCare plans



How to contribute

Step one:

If you're a member of UnitedHealthcare and have a high-deductible plan, you may be able to open an HSA through Optum Bank. You'll need these to complete the enrollment:

- Your Social Security number
- A valid e-mail address
- Your Medical ID card containing your Group/ Employer # (unless you are not enrolling as part of an employer group)

Step two:

Activate your HSA and card:

- Register online at the Optum Bank website to manage your account.
- Activate the debit card using instructions online or through the Optum Bank mobile app.
- Set up payroll contributions if that option is available through your employer.
- Designate a beneficiary and add your banking information for deposits or withdrawals.

Important notes

- HSAs are subject to IRS eligibility rules.
- State and local taxes may apply.
- Consult a tax advisor for personalized guidance.



Start saving today. Your health – and your wallet – will thank you.

