

KEY FACTS ABOUT HSAs

If you enroll in the HDHP/HSA plan, you can choose to elect pre-tax payroll contributions into the HSA account administered by The Advantage Group or open a direct account with your bank.

HOW DO YOU MANAGE HSAs?

Since you are the account holder or HSA beneficiary, you manage your own account. You may choose when to use your HSA dollars for eligible expenses, such as deductibles and coinsurance.

WHEN CAN HSA DOLLARS BE USED?

HSA dollars can be used immediately following your account activation and once contributions have been made.

WHAT EXPENSES ARE ELIGIBLE FOR REIMBURSEMENT WITH HSAs?

HSA dollars may be used for qualified medical expenses incurred by the account holder and dependents. Please refer to Section 213(d) of the IRS Tax Code for details. For more information about eligible expenses, please refer to IRS Publication 502 available at irs.gov/publications/p502/index.html.

The Coronavirus Aid, Relief, and Economic Security Act (the "CARES Act") includes a provision that allows members to use HSA funds to pay for over-the-counter (OTC) medications and menstrual products without a prescription. For a list of HSA approved expenses and a list of HSA eligible products, please visit [IRS Qualified Medical Expenses - HSA Bank](#)

HOW CAN YOU CONTRIBUTE TO AN HSA WHILE AT HELUNA HEALTH?

You can contribute to an HSA account through pre-tax payroll deductions. You may contribute as often as you like, provided that you do not exceed the annual contribution limits listed on the following page. You can make changes to your contribution amounts any time throughout the plan year by contacting your Benefits Administrator.

WHAT HAPPENS IF HSA FUNDS RUN OUT?

If your HSA dollars run out, you will be responsible for eligible medical expenses that fall within the coverage gap.

HOW DO YOU PAY YOUR PHYSICIAN OR NETWORK FOR SERVICES WITH HSA DOLLARS?

You may request that the network provider submit your claim to your health plan. Once the medical claim has been processed, out-of-pocket expenses will be billed to you (if any). At that time, you can use your HSA debit card to pay for any out-of-pocket expenses, or you can write a personal check and request reimbursement from your HSA at a later date.

WHAT HAPPENS TO HSA DOLLARS AT THE END OF THE YEAR?

The money remains in the account and any unused funds roll over from year to year to pay for health care costs in future years.

CAN HSA DOLLARS BE USED FOR NON-ELIGIBLE EXPENSES?

Money withdrawn from an HSA to reimburse for non-eligible medical expenses is considered taxable income and is subject to a 20 percent tax penalty, unless over age 65, disabled or the account holder dies.

HSA ELIGIBILITY GUIDELINES

To be eligible to make contributions and receive Employer contributions to an HSA account, you must satisfy the following conditions.

If “YES”	If “NO”
Not Eligible	Proceed to #2
Not Eligible	Proceed to #3
Proceed to #4	Not Eligible
Proceed to #5	Proceed to #6
Proceed to #6	Not Eligible
Not Eligible	Eligible You may contribute any amount up to the contribution limits provided below.

- 1

Can you be claimed as a dependent on another person’s tax return?
- 2

Are you enrolled in Medicare?
- 3

Are you enrolled in a qualified high-deductible health plan (HDHP)/HSA compatible plan with a minimum annual deductible of at least \$1,600 for single coverage and \$3,200 for family coverage?
- 4

Do you or family members covered under the HDHP have additional health coverage under another plan?
- 5

If you answered YES to question #4, is this other health plan coverage an HDHP/HSA compatible plan?
- 6

Do you or family members covered under the HDHP currently participate in a tax-deferred health care Flexible Spending Account (FSA)?

Start. Stop. Change. You Decide.

Contributions into HSA accounts are flexible and can be adjusted from month-to-month. If elections are made through [Heluna Health](#), all HSA contributions will be processed through pre-tax payroll contributions. Your HSA account is administered by The Advantage Group. You can also choose to open a direct account with your bank and make direct contributions (payroll deduction is not available in this case).

2025 Contribution Limits¹:

Individual = \$4,300 (2025)
Family = \$8,550 (2025)
Catch-up²= \$1,000

2026 Contribution Limits¹:

Individual = \$4,400 (2026)
Family = \$8,750 (2026)
Catch-up²= \$1,000

¹The annual contribution limits are inclusive of any contributions deposited by Heluna Health or earned through UHC’s Simply Engaged Program.

²Catch-up (age 55 or older) contributions can be made any time during the year in which the HSA participant turns 55.