

# HDHP + HSA = The Perfect Pair!

When you couple an HDHP with an HSA, you can pay your deductible and other qualified health care expenses using the money you set aside in your tax-free HSA. It's the perfect pair for health care!



## HDHP:

A **high-deductible health plan (HDHP)** is a medical plan with a higher deductible, in exchange for lower monthly payroll deductions, and can be paired with a health savings account (HSA).

## HSA:

A **health savings account (HSA)** is a savings plan that allows you to set aside money on a pre-tax basis to pay for qualified health care expenses.

## [ KNOWLEDGE IS POWER: Get to know the HSA. ]

### Your money goes in tax-free.

All funds you put into your HSA are contributed on a pre-tax basis up to the annual IRS limit.

2026 Maximum Contribution Limits:

- **\$4,400** Single
- **\$8,750** Family
- Plus, an **extra \$1,000** if you're over age 55.



**TAX-FREE**

### Your HSA is always there for you.

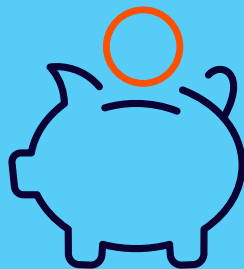
It is not a use-it-or-lose-it account. All money left in your HSA at the end of the year is yours to keep. You decide when to save and when to spend. It stays with you even if you change jobs, lose your job, change insurance plans\* or retire.

\*You can still use the money in your HSA even if you're no longer enrolled in an HSA-eligible plan. You just cannot contribute to the account any longer.

Reference the [FAQ](#) for more information on HSA.

### Your HSA pays you back.

- **Tax break:** Contributions are pretax.
- **Extra savings:** The money you use for eligible health care expenses is tax-free.
- **Investable:** HSA funds are investable, with tax-free gains when used to pay for eligible health care expenses.
- **Flexible:** HSA funds roll over year to year.



#### TIP:

As a suggestion, calculate your monthly HSA contribution at a rate equal to your deductible, so you have enough money to satisfy your medical plan deductible.



#### TIP:

Use your HSA to cover your spouse's or children's eligible health care expenses even if they do not have an HDHP.



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