

The Basics

of a Health Savings Account

*Not all states follow federal tax rules with respect to contributions made to HSAs. Please consult your tax advisor to determine the extent to which these contributions may be subject to state income tax and wage withholding rules.

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Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame al 1-800-876-7639.

如果您说中文，可向您提供免费语言协助服务。
請致電 1-800-876-7639。

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TAX-FREE SAVINGS

Your money can go into the HSA tax free, earns interest tax free, and comes out tax-free.* Talk about a trifecta.



EASY TO USE

An HSA comes with a debit card. When it's time to pay for qualified medical expenses, just give it a swipe and you're good-to-go.



STAYS WITH YOU

Get a new job? Change health plans? Retire? No problem. An HSA is always **your** account – so your funds stay with you. And, since the money rolls over, funds are accessible no matter what.



FAMILY FRIENDLY

An HSA can be used for qualified medical expenses for you and your dependents. That's right – it's good for the whole family.



LONG-TERM BENEFITS

Once your HSA hits a certain balance, you can invest in mutual funds — a great way to prepare, plan, and pay for medical expenses in retirement. Your future self will thank you.



EASY ACCESS

The HSA app and member website give you quick access to your HSA information. You can even sign up for text or email alerts. And, if you need a hand with something, just call the Member Service team.

Ready to learn more?

Visit HighmarkSpendingAccounts.com for helpful videos, a tax savings calculator, an eligible expenses list, and other HSA details.

Pay for health care costs now and save for the future.

A Health Savings Account — or HSA — pairs perfectly with a qualified high-deductible health plan. While you'll have a low monthly premium, the HSA helps you pay for deductible expenses that may occur. It will cover costs for things like medical, dental and vision costs, prescriptions, and certain over-the-counter items.

The best part?

HSA funds roll over year after year, so they're available when you need them. Not to mention, it's simple to use and offers big long-term financial benefits. Just take a look.