



# June 2025 HSA Education

*A Health Savings Account (HSA) is a powerful tool to help you save money tax-free for healthcare expenses – today and in the future.*

## What is an HSA?

An HSA is a **personal savings account** that allows you to set aside **pre-tax dollars** to pay qualified medical, dental, and vision expenses. It's only available to individuals enrolled in the HDHP-A or HDHP-B plans. At WellSky, our HSA is administered by Wex. You can access and manage your HSA account online or through the Wex mobile app.

## Why Use an HSA?

### Triple Tax Advantage

- Contributions are tax-free.
- Withdrawals for eligible expenses are tax-free.
- Investment growth is tax-free.

### Rollover & Portability

- Funds roll over year to year – no “use it or lose it”!
- You keep the account even if you change jobs or retire.

### Investment Options

- Once your balance reaches a certain threshold, you can invest your HSA dollars for long-term growth.

## What Can I Use an HSA For?

You can use HSA funds for hundreds of qualified expenses, including:

- Doctor visits
- Prescriptions
- Dental care
- Vision exams and glasses
- Mental health services

For a full list of IRS qualified expenses, visit <https://www.irs.gov/publications/p502>.

## Featured Benefit: Virtual Telehealth Consultations with Teladoc

Teladoc offers phone and online video consultations with physicians for non-emergency illness or injuries, dermatological needs, and behavioral health.

- Convenient 24/7 access by phone.
- Significantly lower out-of-pocket costs.
- Shorter wait times and no appointment needed.

Use your HSA to cover related expenses like copays!

**Don't forget about additional services available to you!**

### Included Health

Get a second opinion from a leading expert to explore treatment options, alternatives to surgery, new medications, and more.

### CheckUps by PathFinder Health

WellSky offers a \$100 wellness incentive for those who complete the at-home biometric screening and visit with a virtual physician.

