Optum Financial®

Save smarter through all stages of life

Health savings account quick guide



A health savings account (HSA) allows you to save money for qualified medical expenses that you're expecting, such as contact lenses or monthly prescriptions, as well as unexpected ones – this year and for any future needs. It's a win-win for saving on health costs today, tomorrow and through retirement.

Check out these highlights:

It's your money, forever

It's all yours until you spend it – even deposits made by others, like an employer or family member. Your HSA funds are yours for life, even if you change jobs, switch health plans or retire.

Save, earn and spend income tax-free

You generally won't pay income taxes on your HSA funds.* HSAs put more money in your pocket with income tax-free:

- Contributions to your account (up to the annual limit – see page 3)
- Interest and potential investment earnings
- Withdrawals used for qualified medical expenses



Why choose an HDHP with HSA?

When choosing between a traditional copay plan and a qualifying high-deductible health plan (HDHP) paired with an HSA, the HDHP with HSA is often the financial winner. That's because you get tax-advantaged savings to cover a variety of qualified medical expenses now and into the future.

This approach typically offers lower premiums and more control of your health care dollars. And if you don't have immediate medical needs, you can save your HSA funds until you do – unused funds are yours to keep for life.

*Some states may charge income tax on HSA contributions. Check with your tax advisor or state department or revenue to find out.

Save on out-of-pocket costs head to toe

Your HSA covers you and your family for a wide variety of qualified products and services like:

- Dental care, including extractions and braces
- Eye exams, glasses and contacts
- LASIK surgery
- Prescription medications
- Foot treatments
- Chiropractic services
- Ultrasounds
- Doctor's office visits and procedures

Go to optum.com/qualifiedexpenses to see a full list of qualified expenses.

Save on everything from X-rays to catching rays

Your HSA rolls over from year to year, so you can continue to grow your savings and use it in the future – even into retirement on a beach.

There are contribution limits, set by the IRS and adjusted annually. These limits are:

Year	Individual coverage	Family coverage
2026	$4,400	$8,750
2025	$4,300	$8,550

- This means that you contribute at least **$100 more** than last year
- **$1,000** extra if you're 55 or older, also known as a catch-up contribution



See how Jake is supersizing his nest egg



Meet Jake. He's 30 and considers himself fairly healthy. When he started his new job, he decided to open an HSA and contribute $200 per month. He uses $500 each year to cover his health costs. Here's how much he saves with his HSA:

Monthly contribution: **$200**

Balance at end of first year: **$1,900**

Balance at age 65: $66,500

Annual income tax savings: $712**

Use the HSA contribution calculator to help determine your contributions and see how much you can save on taxes.

Ready to enroll?

Enrolling in an HSA is quick and easy because it's built into your employer's benefit options. Review your materials today so you don't miss your chance to sign up.

Looking for more HSA resources?

Scan the QR code, or go to **optum.com/HSAIntro** to learn more.

**Assuming 22% federal income tax and 7.65% FICA. Results and amount will vary depending on your particular circumstances.

Optum

Self-directed mutual fund investment options are made available through the services of an independent investment advisor, or your plan sponsor. Discretionary advisory services are provided by Betterment LLC, an SEC-registered investment adviser, with associated brokerage transactions provided by Betterment Securities, Member FINRA/SIPC. For details and disclosures visit betterment.com. Schwab Health Savings Brokerage Accounts are offered through Charles Schwab & Co., Inc. (Member SIPC), the registered broker/dealer, which also provides other brokerage and custody services to its customers. See the Charles Schwab Pricing Guide for Health Savings Accounts for full fee and commission schedules. For details and disclosures, visit schwab.com. Please consult your financial planner for more information on investments.

Orders are accepted to effect transactions in securities only as an accommodation to HSA owners. Optum Financial, Inc. and its subsidiaries are not broker-dealers or registered investment advisors and do not provide investment advice or research concerning securities, make recommendations concerning securities, or otherwise solicit securities transactions.

Health savings accounts (HSAs) are individual accounts held at Optum Bank®, Member FDIC, unless otherwise indicated, and administered by Optum Financial, Inc. or ConnectYourCare, LLC, an IRS-Designated Non-Bank Custodian of HSAs, a subsidiary of Optum Financial, Inc. Neither Optum Financial, Inc. nor ConnectYourCare, LLC is a bank or an FDIC insured institution. HSAs are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State and/or local taxes may still apply. Fees may reduce earnings on account. Refer to your HSA account agreement for details.

This communication is not intended as legal or tax advice. Consult a legal or tax professional for advice on eligibility, tax treatment, and restrictions. Please contact your plan administrator with questions about enrollment or plan restrictions.

© 2025 Optum, Inc. All rights reserved. WF17593008 321414C-052025 OHC