

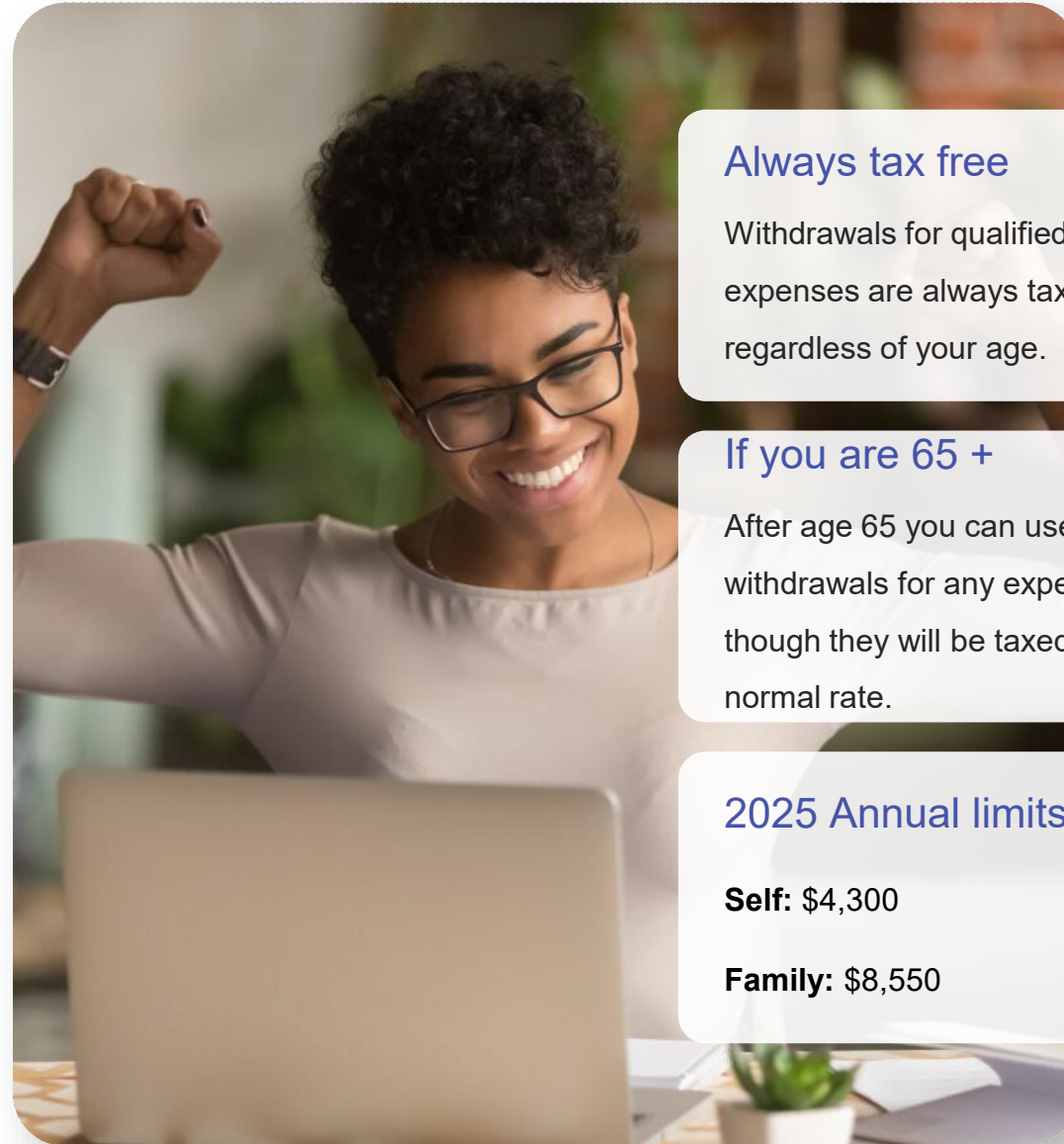
Health Savings Account Review

2025



HSA Basics

- You own your HSA and take it with you when you change jobs or retire.
- Must be enrolled in an HSA – qualified health plan to open & contribute.
- At age 55 you are eligible to make an additional \$1,000 annual contribution.



Always tax free

Withdrawals for qualified medical expenses are always tax-free, regardless of your age.

If you are 65 +

After age 65 you can use withdrawals for any expense, though they will be taxed at your normal rate.

2025 Annual limits

Self: \$4,300

Family: \$8,550



Savings strategies for your HSA

Treat your HSA like an investment account

Don't spend the funds unless needed for medical expenses.

Make the full annual contribution each year

Max out your investment by making the full contribution each year. Members aged 55+ can contribute an extra \$1000.

Employer HSA contributions

Take full advantage of any employer HSA contributions.

Investing your HSA dollars

Invest your savings wisely, using sound diversification and risk strategies .



More strategies for HSA

Big Bill? Think smart and save on taxes ; If you haven't maxed out your contributions to the HSA and know that you have a big medical bill that will need paid, use the HSA to save on taxes. Contribute the amount of the medical expense to your HSA* then, use your HSA to cover the medical expense. That way, you get the tax benefit of the contribution!

*up to HSA maximums

Get the most out of your account . **Balance contributions to your 401k and HSA.** Contribute up to your 401k company match, and then contribute any additional funds to your HSA*. Planning to contribute even more after reaching your HSA maximum? Contribute extra funds to your 401k.

*up to HSA maximums

Leverage 'auto -invest' features to methodically **build a larger balance over time.**

Some features include dividend reinvest, recurring transfers to the investment account and rebalancing.

Weigh the benefits of your HSA vs. IRA/401K



Once you begin withdrawing funds from a 401k or IRA, you pay income tax regardless of how the funds are spent.

401(k)s and IRAs require you to start your account withdrawals at a certain age. **HSAs do not** – you're in control of when you take distributions.

Which means your HSA account can continue to **grow** (earning interest and/or investment income) as long as you want.

Tax advantages of a Health Savings Account



All contributions to your HSA are tax deductible.*



All funds in your account grow tax -free including interest, dividends or capital gains.



Withdrawals to pay for qualified medical expenses are tax -free.*



HSA funds can be invested similar to 401k plan or IRA.

*Per IRS regulations found in IRS Publication 969



How much could I end up with?

With maximum annual contributions and some medical expense withdrawals, you can build a sizable nest egg to round out your retirement plan.

- Start your HSA at age 26
- Contribute \$2000 to your HSA every year
- Spend 50% of that contribution tax-free each year on medical expenses
- Invest the \$1,000 difference and earn an average annual return of 7% net of fees by investing in a S&P 500 Index mutual fund



By retirement at age 65, your HSA would be worth **\$200,000!**

Note: Results obtained via Inspira HSA Calculator tool. Inputs entered as described above with result being \$1,152,084.

Customize to your Family

With the Inspira HSA Calculator tool, you can enter your own contribution and medical spending trends & calculate a custom retirement nest egg projection!

Steps:

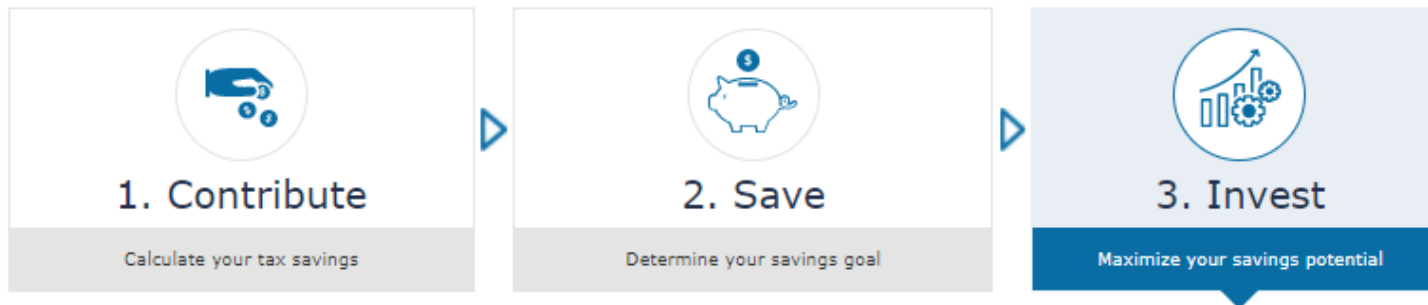
- **At the Contribute screen,** enter your age, family status, state income tax rate, estimated annual contribution & estimated medical spending.
- **At the Invest screen,** enter the percentage of your available balance you wish to invest each year and approximate rate of return based on your personal investing choice.
- **Observe the potential** for building health care savings at retirement with tax-free purchasing power!



Your projection will be custom to you!

HSA Calculator

Complete each step below to find out how much you could save with an HSA. The calculations are only an estimate and for illustrative purposes. It does not contain legal, tax or investment advice.



Maximize your savings potential

* Indicates required fields

1. Contribute

High deductible health plan coverage* ?

Individual

What's your current age?* ?

26

Annual HSA contribution* ?

\$ 2,000.00

Estimated tax savings at retirement ?

\$ 17,160

Estimated health care savings at retirement ?

\$ 39,000

Estimated health care savings at retirement with investing ?

\$ 198,635



YOU DID IT!

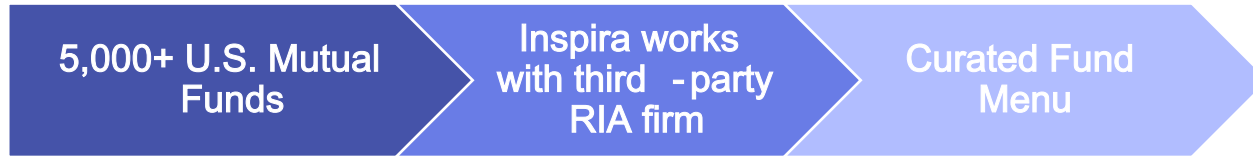
You're seeing the POWER of an HSA. It's a great way to help save for retirement. But when you invest, it can take your savings to the next level!

[MANAGE INVESTMENTS](#)

[< Go back](#)

Investing with confidence

Benefit from an external investment adviser constructing our four -star rated fund menu.



“Do it for you” investors

10 “One-stop”, Target Date Funds



“Do it for yourself” investors

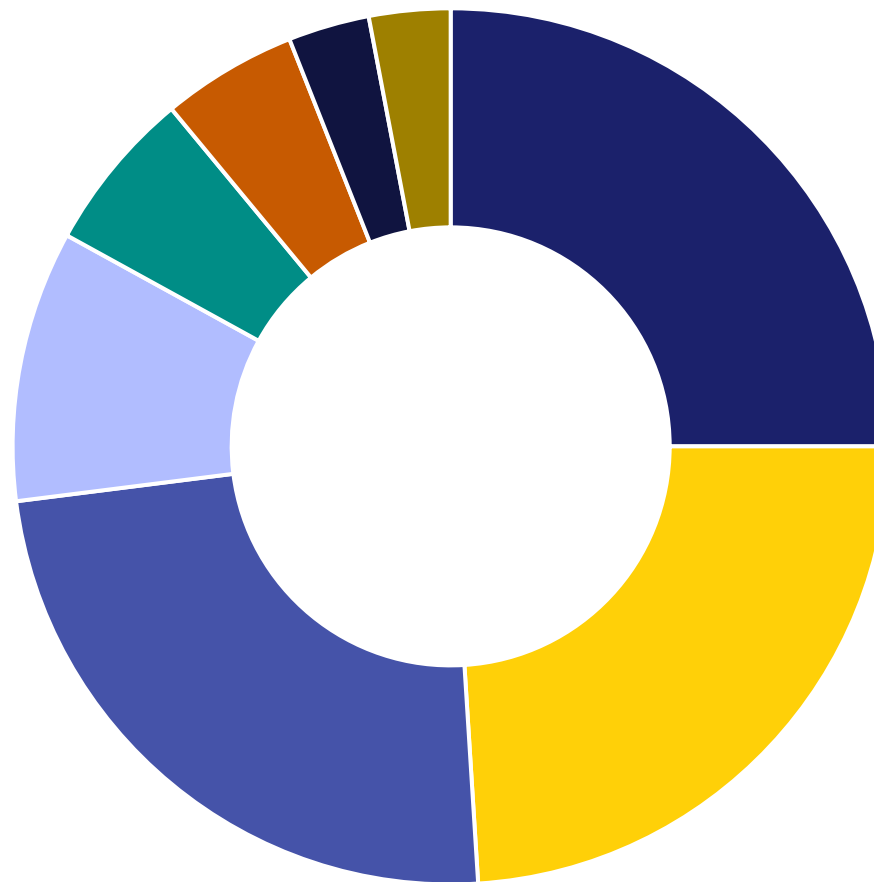
8 distinct, passively managed Funds



12 distinct, actively managed Funds



How Members invest



- US Equity - S&P 500 Index
- US Equity - Large Cap
- Asset Allocation
- US Equity - Small cap
- US Fixed Income
- International Equity
- US Equity - Mid Cap
- Emerging Mkts Equity

Investing your HSA funds



Manage Investments

Once your HSA deposit account reaches a certain amount (typically \$1,000), you can start to fund an HSA investment account.

To view your investment options and open an account, click “ View investment journey”.

Manage Investments

[View investment journey >](#)

Once you open an investment account, you’ll see a link under “Manage Investments” called **View investment dashboard**. That’s where you can view and manage your investments.

The screenshot displays the Inspira Financial Health Savings Account dashboard for JAMES. The account is titled "Health Savings Account" for "ABC Sample Company". The total account value is \$2,000.00, with a progress bar indicating the HSA deposit account balance is at \$2,000.00. Contributions for 2024 are \$2,000.00 and for 2023 are \$0.00. The dashboard includes sections for "Account Actions", "Manage Funds", and "Manage Investments". A yellow arrow points to the "View investment journey >" link in the "Manage Investments" section.

Tax Year	Amount
2024	\$2,000.00
2023	\$0.00


Manage Investments

- [View investment journey >](#)
- [Open investment account >](#)
- [View investment options >](#)

View my Investment journey

If you haven't opened an HSA investment account yet, you can learn more about your investment options and calculate your potential savings here.

Once your HSA deposit account reaches a certain amount (typically \$1,000), you can start to fund your HSA investment account.



Grow your HSA

Did you know you can invest your health savings account (HSA) funds?


As you plan for health care costs now and in the future, investing your HSA funds can help your money grow faster.

How to invest

First, you'll need to open an HSA investment account. You can open one today. It only takes a few minutes.

Once your account is open and you have enough money in your HSA, you can transfer funds and start investing.

[OPEN INVESTMENT ACCOUNT](#) [REMIND ME LATER](#)



Home Help & Support Account Settings Logout

Your Accounts Alerts & News Health Plan Claims (5) Documents & Forms

My investment journey

Are you interested in investing your Health Savings Account (HSA) funds? Find where you are in your investment journey. And learn more about investing here.

Contribute

Your investment journey starts here. To invest, you need more than **\$1,000.00** in your HSA.

To grow your HSA balance, you can:

- Make pretax contributions through your employer (if applicable)
- Deposit funds from other qualified accounts
- Make post-tax deposits

But you can only contribute up to the Internal Revenue Service (IRS) limit.

Save

Once you have more than **\$1,000.00** in your HSA, you can start investing.

Your HSA balance **\$2,000.00**

Saving your HSA funds now, can help prepare for eligible health care expenses in the future. Any unused funds in your HSA will roll over from year to year.

Save

As you plan for health care costs, investing your HSA funds can help grow your money faster.

You can open an investment account today!

Once your account is open, you can transfer any amount above (\$1,000) from your HSA to your investment account. And you can move funds back to your HSA at any time.

[OPEN INVESTMENT ACCOUNT](#)

Learn More

My investment options

You can research your investment options here.

Calculate my HSA savings

Use our HSA calculator to help determine your potential savings from contributions and investing.

Have questions about your account? Check out our [frequently asked questions](#).

View Investment options

Select the funds options you want to view and learn about.

My investment options

Here you can learn about investment options for your Health Savings Account(HSA).



Did you know?

For many Americans, health care can be one of their largest expenses in retirement. An HSA can help you save and pay for those eligible expenses. But you also have the opportunity to grow your HSA balance by investing. Check out your investment options below.

Fund Options

Bond Fund

Diversified Emerging Mkts

Large Blend

Large Cap Stock Fund (International)

Large Growth

Large Value

Small and Mid-Cap Stock Fund

US OE World Allocation

Investing With Your HSA

With an investment account, you can:

- Access a diversified group of mutual funds, each professionally managed by an investment advisor
- Transfer money to and from your HSA at any time
- Buy and sell funds with no transaction fees
- Grow your balance tax-free*

*Not all states provide favorable income tax treatment for HSAs.

