

# Health Savings Account

A Health Savings Account (HSA) lets you put money away for future healthcare costs while saving on taxes. How? HSAs are never taxed at a federal income tax level when used for qualified medical expenses. Contributions can come straight out of your paycheck, and your HSA can grow tax-free too.

- No 'use-it-or-lose-it,' keep your HSA forever
- Create a healthcare emergency safety net
- Invest<sup>1</sup> your HSA tax-free, like a 401(k)



## Annual tax saving potential<sup>2</sup>

**\$1,660** | **\$830**  
 Family plan | Individual plan

2024 IRS Contribution Limits	
<b>\$8,300</b> Family plan	<b>\$4,150</b> Individual plan
Members 55+ can contribute an extra \$1,000	

## Common qualified medical expenses:

- Pain relievers
- Doctor visits
- Dental cleaning
- Sleep aids
- Eyeglasses/contacts
- Cold/cough medicine
- Chiropractic care
- Insulin testing supplies



See how much you can save

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866.735.8195

## HSA-qualified health plan options

**ABHP 1**  
 (Employer contributions for 2024: \$620 individual, \$1,200 family)

**ABHP 2**  
 (Employer contributions for 2024: \$370 individual, \$700 family)

<sup>1</sup>Investments made available to HSA members are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc. | <sup>2</sup>Estimated savings are based on an assumed combined federal and state income tax rate of 20%. Actual savings will depend on your taxable income and tax status. | HealthEquity does not provide legal, tax or financial advice. Always consult a professional when making life-changing decisions.