

# Health Savings Account

An HSA lets you save money for future healthcare costs while also saving on taxes. How? HSAs are the only benefit with a triple-tax advantage:<sup>1</sup> Tax-free contributions. Tax-free account growth. And tax-free spending on HSA-qualified expenses. It's your healthcare emergency safety net.

- ✓ Grow your account every year—funds never expire
- ✓ Available tax-free investing, just like a 401(k)<sup>2</sup>
- ✓ Requires an eligible high-deductible health plan (HDHP)

## Less tax. More paycheck.

Get \$20 tax savings for every \$100 you contribute.<sup>3</sup>

HSA

Tax-free

No HSA

Taxed

### 2026 HSA Contribution Limits



**\$4,400**

Individual plan



**\$8,750**

Family plan

Members 55+ can contribute an extra \$1,000.



See how much  
you can save.

[learn.HealthEquity.com/philips](https://learn.HealthEquity.com/philips)

Scan to download the  
HealthEquity mobile app.



You can set up your account directly in the app – no need to register online.

Spend tax-free on HSA-qualified expenses.

- Medical
- Vision
- Dental
- Rx and OTC

Discover more: [HealthEquity.com/QME](https://HealthEquity.com/QME)

Choose an HSA-qualified health plan option

**Individual:**

ABHP 1 (\$2,000 deductible | OOP \$3,750): \$620 contribution  
ADHP 2 (\$2,500 deductible | OOP \$4,750): \$370 contribution

**Family:**

ABHP 1 (\$4,000 deductible | OOP \$7,500): \$1,200 contribution  
ADHP 2 (\$5,000 deductible | OOP \$9,500): \$700 contribution

<sup>1</sup>HSAs are federally tax-deductible for qualified medical expenses and usually state-deductible; consult a tax advisor for details. | <sup>2</sup>Investments are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc. Investing through the HealthEquity investment platform is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment supplement. | <sup>3</sup>Example for illustration only; savings based on a 20% federal and state tax bracket. | HealthEquity does not provide legal, tax or financial advice.