

Health Savings Accounts (HSA)

HealthEquity

A Health Savings Account is a special tax-advantaged savings account designated for medical expenses. It allows individuals to pay for current out-of-pocket health care expense and save for future qualified medical and retiree health care expenses on a tax-favored basis. Your account is administered with **Health Equity**.

Tampa Bay Treatment Associates offers an HSA contribution of \$480 annually for all employees enrolled in the HSA, regardless of your coverage level.

To be eligible, you:

- Must be enrolled in an IRS-qualified high-deductible medical plan
- Cannot have any other health coverage which is not also a qualified high-deductible plan
- Cannot be claimed as a dependent on another person's tax return
- Must not be enrolled in Medicare (A, B or D), TRICARE, or a Full Purpose FSA (including a spouse's Full Purpose FSA)

Employees who elect to contribute to an HSA account will receive a debit card. Money deposited into the HSA account can be used on IRS qualified expenses, such as copays, deductibles, dental, vision, and certain over-the-counter health items!

The IRS has set the following thresholds for HSA contributions in 2025 calendar year.

Under Age 55 - 2025

- Up to \$4,300 individual coverage
- Up to \$8,550 family coverage

Under Age 55 - 2026

- Up to \$4,400 individual coverage
- Up to \$8,750 family coverage

Age 55 or older

- Maximum contribution increases by \$1,000 (considered a "catch-up" contribution)
- Catch-up contribution permissible anytime in the calendar year in which you turn Age 55



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:¹ Tax-free contributions. Tax-free account growth. And tax-free spending on HSA-qualified expenses. It's your healthcare emergency safety net.

- ✓ Rolls over every year – funds never expire
- ✓ Available tax-free investing, just like a 401(k)²
- ✓ Requires an eligible high-deductible health plan (HDHP)

Less tax. More paycheck.

Get \$20 tax savings for every \$100 you contribute.³

HSA

Tax-free

No HSA

Taxed

**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

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.**

HealthEquity.com/Learn/HSA

¹HSAs are federally tax-deductible for qualified medical expenses and usually state-deductible; consult a tax advisor for details. | ²Investments 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. | ³Example for illustration only; savings based on a 20% federal and state tax bracket. | HealthEquity does not provide legal, tax or financial advice.