

# Health Savings Account

*Connecting Health and Wealth*

2022 HSA Contribution Limits		RC College Contribution
Single	\$3,650	\$500 Annually
Family	\$7,300	\$1,000 Annually

  

HSA Catch-up Limit (Age 55 And Older)	\$1,000
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### What is a Health Savings Account?

HSAs are tax-advantaged member-owned accounts that let you save pre-tax<sup>1</sup> dollars for future qualified medical expenses. You can invest<sup>2</sup> in mutual funds tax-free—and funds never expire.

### Am I Eligible For A Health Savings Account?

HSAs are available exclusively to those with a qualifying health plan.

✓ High-deductible health plan

- Healthcare coverage beyond qualified health plans (including Medicare enrollment)
- Being claimed as a dependent on someone’s tax returns
- Receiving Veterans Affairs benefits within the past three months

### Accessing & Saving HSA Funds

The HealthEquity debit card is a great way to pay for your medical expenses. Just run it as a credit card—no PIN required.

#### Invest

Unlike other account types, an HSA lets you invest money to build the ultimate retirement nest egg. To get you there, HealthEquity offers a powerful lineup of low-cost Vanguard mutual funds.<sup>9</sup> Choose from index funds or target date funds.

- ✓ Invest your money just like a 401(k)
- ✓ Access liquid funds anytime
- ✓ Enjoy lower fees and transparent pricing
- ✓ Take advantage of powerful advisory tools offered by HealthEquity Advisors, LLC

#### Roll Over Funds

Unlike Flexible Spending Accounts (FSA), you own your HSA. That means your entire balance rolls over every year—even if you change health plans, retire, or leave your employer.

**For More Information or To Enroll Online:**

[www.HealthSavings.com](http://www.HealthSavings.com)

(888) 354-0697