

# YOUR HSA

## & HOW IT WORKS

**motivHSA™**



**HSA:** A savings account that allows you to pay for eligible medical, dental, vision, and prescription expenses tax-free. These are referred to as “qualified medical expenses,” or “QME.” By law, only individuals enrolled in a high-deductible health plan (HDHP) can open and contribute to a Health Savings Account (HSA).



### HSA DOs & DON'Ts

**DO** go to in-network providers.

**DON'T** pay upfront—use HSA funds to pay for eligible medical expenses after the claim has been submitted and the network discount has been applied.

**DO** use HSA funds at the point of service. When purchasing a prescription, the network discount is automatically applied.

**DO** use your HSA funds to make payment in person, over the phone, or online through your MotivHealth member portal.



### USING YOUR HSA FUNDS

#### NOW

HSA funds can be used to pay for qualified medical, dental, vision, and prescription expenses.

HSA funds can be invested, and interest earned is tax-free. HSA funds can be withdrawn for non-qualified medical expenses, but they will be subject to income tax and a 20% penalty.

#### FUTURE

After age 65, HSA funds can be withdrawn without penalty. However, funds used for non-QME expenses are subject to income tax.



### HSA CONTRIBUTIONS

For 2025, individuals enrolled in single coverage can contribute up to **\$4,300** to their HSA.

For 2025, individuals enrolled in family coverage can contribute up to **\$8,550** to their HSA.

Those over the age of 55 are eligible for an additional “catch-up” contribution of **\$1,000** in addition to the limits mentioned.

### The HSA Advantage

Your HSA funds belong to you and **roll over from year to year.**

Contributions, investment earnings, and withdrawals (for QMEs) are **TAX-FREE.**

Your HSA is portable, meaning if you change jobs or health coverage it **stays with you.**

HSA funds can be used to pay for **COBRA premiums** or unemployment insurance.

HSA funds can be used to pay for **eligible medical expenses** for you and your dependents.

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