Health **S**avings **A**ccounts

Triple-Tax Advantage

HSAs are an unmatched savings vehicle offered to individuals and families on high-deductible (low premium) health insurance plans.

HSAs allow for **tax-free contributions, growth, and withdrawals** for qualified medical expenses.

Safety Net

HSAs are a highly effective savings vehicle for individuals and families of all income levels. They offer “rainy day” medical savings that reduce the financial impact of medical bills—especially unexpected medical bills.

HSA contribution limits in 2026 are:

$4,400 for individuals
$8,750 for families

HSA Investments

Take advantage of tax-free growth! Invest your HSA funds in mutual funds and exchange-traded funds (ETFs) tax free using our HSA investment platform. You must have an HSA balance of $2,000 or more to be eligible to invest. A monthly investment fee of $1.50 + 4.167 basis points will be applied.

Earning Incentives

Your MotivHSA allows you to participate in the **MotivHealth Steps Incentive** and **MotivU**.

Members can earn $1 toward their HSA per each day they walk 8000+ steps, up to 20 days per month and $50 toward their HSA when they complete all five MotivU courses.

Retirement Vehicle

After the age of 65, HSA funds can be used for non-medical expenses, they are simply subject to regular taxation. If you contribute as closely as you can to the HSA contribution limits each year, you can build a hefty nest egg for retirement. HSA funds roll over annually and are owned by you, not your employer.

844-234-4472

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