

A Health Savings Account allows you to choose how much of your paycheck you'd like to set aside, before taxes are taken out, for healthcare expenses or use as a retirement savings tool. This plan offers tax savings that a 401(k) and IRA don't, making it a powerful option for diversifying your retirement portfolio.



HOW DOES IT WORK?

- Experience **triple tax savings** - money contributed, money earned from investing and money withdrawn for eligible expenses are all tax-free.
- You must be enrolled in an HSA-eligible high deductible health plan (HDHP), not claimed as a dependent on someone else's taxes and not covered by another disqualifying plan (e.g. a spouses medical plan, medicare, medical fsa)
- A HSA isn't a "use it or lose it" account. Unspent funds carryover every year, and the account remains yours even when you switch employers. When you reach age 65, you can withdraw money (without penalty) and use it for anything, including non healthcare expenses.
- Funds can be used on eligible medical expenses (e.g. copays, doctor visits, contacts, orthodontia). Visit [Surency.com/Eligible](https://surency.com/Eligible) for a full list of eligible expense.
- This account is **Employee-owned** and funds roll over from year to year.
- You can adjust your payroll deductions or contributions at any time, no questions asked.

Surency HSA Member Features

- **Easy investment tools**, from investment allocation models, brokerage account options, custom fund lineups and the ability for members to manage their HSAs on-the-go
- The Surency mobile app provides **instant notifications**, an **eligible expense scanner**, access to **account and investment balances** and the ability to submit for reimbursement
- **Member education** including an HSA planning tool and year-round, personalized education to help you maximize the benefits of your HSA

2026 MAXIMUM ELECTION
\$4,400 - Self-only
\$8,750 - Family

\$1,000 - Catch-up contributions for those ages 55+

Scan to download the
Surency Mobile App!

