

# **Health Savings Account (HSA)**

HSAs are an employer-sponsored benefit account for people with a qualified high deductible healthcare plan. Participants make pre-tax contributions into their account and use the funds for out-of-pocket eligible medical expenses for themselves and their dependents.

## **Triple Tax Savings!**

Participants enjoy three major tax benefits:

- Contributions to the HSA are made before taxes, saving on Federal, State, and FICA taxes
- 2. Withdrawals made for eligible medical expenses are tax free
- **3.** Account earnings (interest on the balance and investment income) are tax free

# Additional HSA Benefits include:

- You own the account! If your employment status changes for whatever reason, you keep the account forever and can continue using the funds
- Invest your funds once your account balance reaches \$1,000 and grow your account quickly

# 2025/2026 Annual Contribution Limits

Participants with individual coverage:



2025: **\$4,300** 

2026: \$4,400

Participants with family coverage:



2025: **\$8,550** 2026: **\$8,750** 

- After age 55, you can make "catch up" contributions of up to \$1,000 over the annual limit
- Use your funds as a retirement account – starting at age 65, any withdrawals for non-qualified expenses are taxed as regular income

### **Eligible Expenses**

See pages 6-7 for a list of eligible medical expenses. Contact your Benefits Representative for more details.

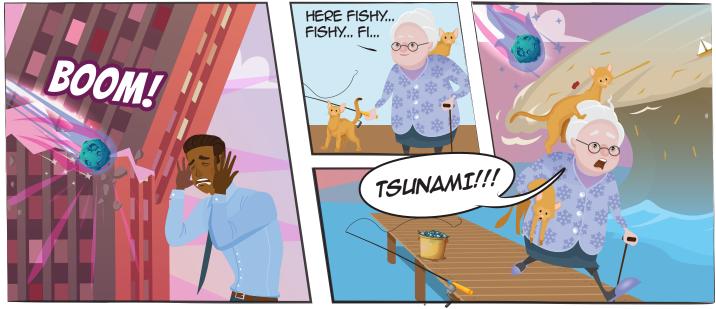


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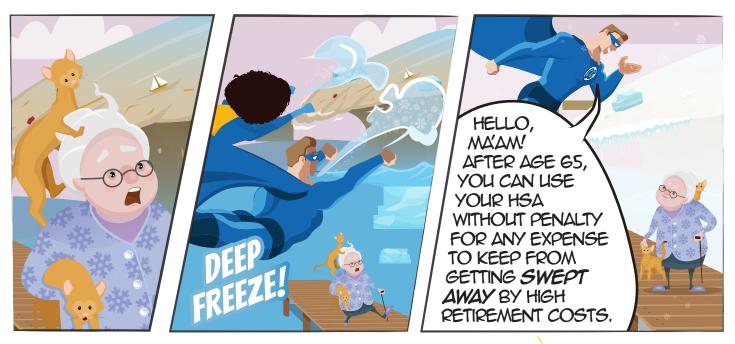




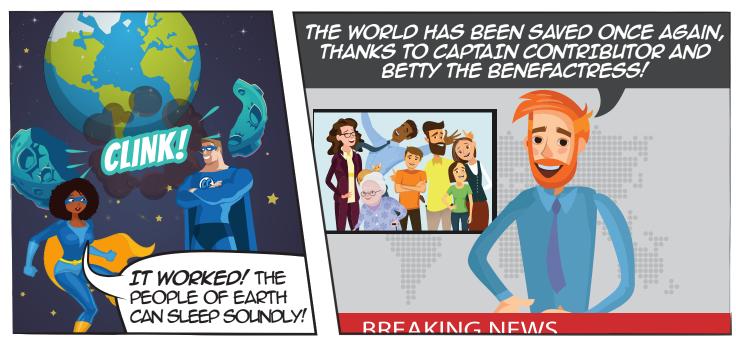
















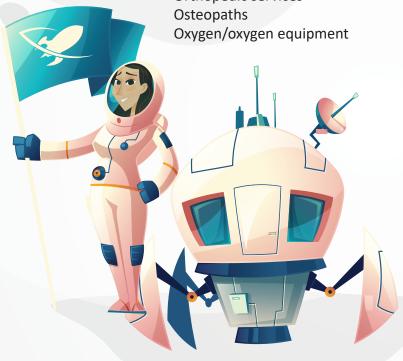
#### The following is a list of eligible expenses. For more detailed information, see IRS Publication 502.

Drug addiction treatment &

Acupuncture
Alcoholism treatment
Allergy shots and testing
Ambulance (ground or air)
Artificial limbs
Blind services and equipment
Car controls for handicapped\*
Chiropractor services
Coinsurance and deductibles
Contact lenses
Crutches, wheelchairs, walkers
Dental treatment
Dentures
Diagnostic tests
Doctor's fees

facilities Drugs (prescription) Eye examinations and eyeglasses Home health and/or hospice care Hospital services Insulin Laboratory fees LASIK eye surgery Medical alert (bracelet, necklace) Medical monitoring and testing devices\* **Nursing services** Obstetrical expenses Occlusal guards Operations and surgeries (legal) Optometrists Orthodontia Orthopedic services Osteopaths Oxygen/oxygen equipment

Physical exams Physical therapy Psychiatric care (psychologists, psychotherapists) Radial keratotomy Schools (special, relief, or handicapped) Sexual dysfunction treatment Smoking cessation programs Surgical fees Television or telephone for the hearing impaired Therapy treatments\* Transportation (essentially and primarily for medical care; limits apply) Vaccinations Vitamins\* Weight loss programs\* X-rays





## **OTC MEDICATIONS AND PRODUCTS**

Acne medications & treatments
Allergy & sinus, cold, flu & cough
remedies
Antacids & acid controllers
Antibiotic & antiseptic sprays,
creams & ointments
Anti-diarrheals
Anti-fungals
Anti-gas & stomach remedies
Anti-itch & insect bite remedies
Anti-parasitics
Digestive aids
Baby care (diaper rash ointments,
teething gel, rehydration fluids,
etc.)

Bandages and bandaids Breast pumps for nursing mothers **Braces & supports** Contact lens solution Contraceptives (condoms, gels, foams, suppositories, etc.) **CPAP** equipment & supplies Diabetic testing supplies/equipment Durable medical equipment (power chairs, walkers, wheelchairs, etc.) Eczema & psoriasis remedies Eye drops, ear drops, nasal First aid kits Hemorrhoidal preparations

Home diagnostic (pregnancy tests, ovulation kits, thermometers, blood pressure monitors, etc.) Hydrogen peroxide, rubbing alcohol Laxatives Medicated bandaids & dressings Menstrual care products Motion sickness remedies Nicotine patches and other smoking cessation aids OTC varieties of Insulin Pain relievers (aspirin, ibuprofen, acetaminophen, naproxen, etc.) Personal protection equipment (PPE) Reading glasses Sleep aids & sedatives Wart removal remedies, corn patches



UNSCRAMBLE AND SOLVE:

MINASTU	
	WHAT DO YOU CALL THE ADDITIONAL \$1,000 HSA CONTRIBUTION YOU CA
<i>ASTRODIE</i>	MAKE AFTER AGE 55?
	SOLVE:
EPLANT	
KTRECO	
BLOCKAHEL	N WENT TO
	ANSWER: CATCH UP

For more Adventures of Captain Contributor, and to learn how you can make the most of your hard earned dollars, ask your third party administrator about FSA, DCAP, and HSA accounts.

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SNEEZING

This stuff will have them

sneezing for hours! Powerful!

Just a pinch in the air can send



#### **DUR FRIENDS**

Are your friends too fast? Too smart? Too loud? Freeze them in place with NOBENEFYTE!

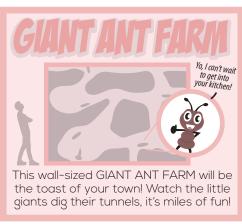
NOBENEFYTE KIT







Protect your head and keep your new do looking great with an invisible helmet! May not be safety-approved; check local and state laws.





Now you can vacation in space!



\*Uranium fuel-rods not included. Get your parents' permission.

# TRUEor

You can pay **COBRA** premiums with an HSA.

> Jrue :Y9W2NA

### **THANKS FOR READING!**

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### **GET A CAPTAIN CONTRIBUTOR BODY**



in just 7 days!

Become a lean, mean, benefits knowledge machine in just 7 days. Results may vary.

None of this is actually for sale. Surely you realize it's simply for entertainment purposes.

## **\***beneliance

#### **Customer Service**

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