

## HSA Eligibility

Qualified High-Deductible Health Plan Requirements (QHDHP)	2025	
	Individual	Family
QHDHP Minimum Deductibles	\$1,650	\$3,300
QHDHP Maximum Out-of-Pocket Amounts <sup>1</sup>	\$8,300	\$16,600

<sup>1</sup> Including deductibles, co-payments, and other amounts, but excluding premiums. See IRS Publication 969 (www.irs.gov) for more information.

## HSA Contribution Limits

Qualified High-Deductible Health Plan Requirements (QHDHP)	2025	
	Individual	Family
HSA Contribution Limits (employer + employee)	\$4,300	\$8,550
HSA Catch-Up Contributions (Age 55 and over)	\$1,000	\$1,000

HSA balances rollover year to year, unlike Flexible Spending Accounts (FSA).

## Qualified HSA Funding Distribution (QHFD)

A one-time **tax free** rollover from an IRA to an HSA. Rollover along with other contributions can not exceed the contribution limit for the year. Contribution can only be made for the current year.

## Tax Advantages

<b>Employee</b>	▪ Contributions are pre-tax
	▪ Growth (interest earned) is tax-free
	▪ Withdrawals for qualified medical expenses tax-free
<b>Employer</b>	▪ Contributions to employees HSA are deductible
	▪ Contributions to employees HSA are FICA tax-free

## Beneficiary

Spouse	▪ Tax-free transfer to their HSA
Non-Spouse	▪ Taxable as income

## At Age 65

\*Special Considerations

65 yrs. and older	· Use for retirement income, but taxable.
Pre-65 yrs.	· Use for Non Qualified Medical Expenses taxable plus 20% penalty

## Long-Term Care Premiums

HSA funds can be used tax-free to pay Long-Term Care insurance premiums up to limits based on age.

Age	Tax free withdrawal for LTCi
< 40	\$480
41-50	\$900
51-60	\$1,800
61 - 70	\$48,150
> 70	\$6,020