Who is eligible for the HSA?

To contribute to the HSA, you must be enrolled in HSA Essentials or Premium plan. In addition, YOU CANNOT:

- Be enrolled in any part of Medicare (A or B) or TRICARE®.
- Be covered by another medical plan or Healthcare FSA (for example, you cannot be a dependent on anyone else's plan that is not a high deductible plan, except for vision and dental coverage).
- Be receiving certain veteran's health benefits now or in the past 90 days.
- Be claimed as a dependent on another person's tax return.
- Elect a Healthcare FSA.

Switching to one of the HSA Options for 2026?

Because of federal rules, if you have a balance in your Healthcare FSA on December 31, 2025, and you choose HSA Essentials or HSA Premium Plan for 2026, you cannot contribute to your HSA or receive Hope Companies' contribution to your HSA until after the Healthcare FSA grace period has expired. As a result, your and Hope Companies' HSA contributions will not begin until April 2026. You'll be able to use your remaining Healthcare FSA balance for any eligible expenses incurred through March 15, 2026.

Save Money with an HSA or FSA

Your Health Savings Account (HSA) is a personal bank account that works with HSA Essentials or HSA Premium Plan. It allows you to set aside tax-free contributions each pay period to pay for qualified healthcare expenses. Hope Companies also contributes to your HSA: $500 for Individual coverage or $1,000 for all other coverage levels.

HSA vs. FSA: What's the Difference?

See below for a quick comparison of HSAs and FSAs. Contribution limits apply for calendar year 2026.

	HSA	Healthcare FSA*	Limited Purpose FSA*	Dependent Care FSA
Maximum annual contribution	$4,400 Individual Medical; $8,750 Family Medical coverage levels (total contributions from Hope Companies and you)	$3,300* individual healthcare	$3,300* individual healthcare	$7,500 child or elder care
Balance carriers over each year?	Yes	No, must be used each calendar year or you forfeit the money	No, must be used each calendar year or you forfeit the money	No, must be used each calendar year or you forfeit the money
Offer "catch-up" contributions?	Yes, for 55 and older ($1,000 maximum)	No	No	No

*2025 limits are shown; the IRS has not determined the 2026 amounts at time of printing.

What's Great About the HSA?

- *It's tax-free when it goes in.* You decide how much money to put into your HSA on a pre-tax basis through convenient payroll deductions. Not only do you save money on qualified expenses, but also your taxable income is lowered.
- *It's tax-free as it grows.* You earn tax-free interest on your money. The interest you earn even earns interest!
- It's easy to invest your money through HSA investment funds. Contact HSA Bank for more information on investing options.
- *It's tax-free when you spend it.* When you spend your HSA on qualified healthcare expenses, you don't pay any taxes. That means you're saving money on things like your medical, dental and vision coinsurance and deductibles.
- *It's always your money.* Just like a bank account, you own your HSA, so it's yours to keep and use even if you change medical options, leave the Company, or retire.