

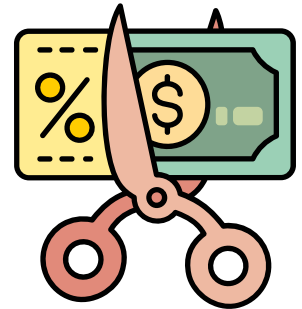
What is a Health Savings Account?

HSA Defined

An HSA is a special, tax-advantaged savings account that you can use to pay for medical expenses. It's available only if you have a High Deductible Health Plan (HDHP) either from yourself or your employer. Your HSA funds can pay for qualified medical costs, including prescriptions, labs, and now, your EuDoc membership.

HSA Triple Tax Benefits

1. **Pre-Tax Contribution:** Money goes in before taxes, reducing your taxable income.
2. **Tax Free Growth:** HSA balances earn interest or be invested without being taxed.
3. **Tax Free Withdrawals:** No tax when used for qualified medical expenses.



Other HSA Benefits

HSA accounts belong to you and not your employer, so you can keep it regardless of employer. Funds **do not expire** and roll over year, building **long-term savings**.

EuDoc + HSA/HDHP

For 2026, the HSA contribution limits are \$4,400 for self coverage and \$8,750 for family coverage. Individuals aged 55+ may make an additional \$1,000 catch-up contribution if not enrolled in Medicare

Using an HSA for your EuDoc membership can turn tax savings into **free months of care** each year. For example, someone in the 22% federal tax bracket who contributes \$4,400 to their HSA saves about \$970 in taxes. That's equal to **nearly ten months of individual membership**, entirely covered by tax savings. Maximum family contribution equals **six to seven months of family membership** in savings. By funding your HSA and using it with EuDoc, you lower your taxable income, keep more of your earnings, and turn part of your tax bill into better access to your doctor.

