

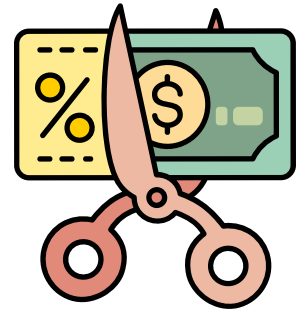
What is a Health Savings Account?

HSA Defined

An HSA is a tax-advantaged savings account available to people with HSA-eligible health coverage, such as a High Deductible Health Plan (HDHP), either from yourself or your employer. Your HSA funds pay for qualified medical costs, including prescriptions, labs, and as of 2026, certain direct primary care memberships.

HSA Triple Tax Benefits

1. **Tax-advantaged contributions:** Eligible contributions can reduce your taxable income.
2. **Tax Free Growth:** HSA balances can 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 after year, building **long-term savings**.

EuDoc + HSA/HDHP

For 2027, the HSA contribution limits will be \$4,500 for self coverage and \$9,000 for family coverage. Individuals aged 55+ may make an additional \$1,000 catch-up contribution if not enrolled in Medicare.

Eligible patients may use HSA dollars for qualifying EuDoc membership fees. For someone in the 22% federal tax bracket, a \$4,500 contribution to their HSA could save \$990 in taxes, or about **nine months** of membership in savings. At the same 22% federal tax rate, the maximum family contribution could produce savings equal to roughly **six to seven months** of family membership. For eligible patients, funding an HSA can lower taxable income, help you keep more of your earnings, and put those savings toward better access to your doctor.

