TAX SAVINGS FOR QUALIFIED EXPENSES
Health Savings Account (HSA)

A Health Savings Account is an individually owned, tax-favored account that allows consumers to pay for qualified health care expenses.

An HSA must be coupled with a High Deductible Health Plan (HDHP) to receive the tax advantages allowed by the IRS. Premiums associated with an HDHP are typically lower than a traditional plan, allowing you to capture the savings to fund an HSA.

Similar to a 401(k), you can make tax-deductible contributions into an HSA and the account can earn interest tax-free. HSA funds can then be used to pay for any qualified, out-of-pocket medical expenses, such as deductible and prescription drug expenses. Once the deductible is met, the health plan begins paying some or all covered expenses, depending on the plan selected.

HSA Eligibility

In general, to be eligible for an HSA, you must meet the following criteria:

- You must be covered under a qualified HDHP and cannot have other health care coverage.
- You cannot be enrolled in Medicare.
- You cannot be claimed as a dependent on someone else's tax return.

Benefits and Savings

HSAs provide several tax- and cost-savings benefits. By combining an HSA with a qualified HDHP, you can reduce your insurance premiums. Because it is a triple-tax savings account, contributions are 1) made tax free, 2) grow tax free and 3) can be withdrawn tax free to pay for a variety of qualified medical expenses, many of which are not covered by traditional health insurance plans (including dental visits, prescription drugs, eyeglasses, contact lenses, and chiropractor visits).

Unlike other benefit accounts, unused funds are rolled over annually, enabling them to be used for future expenses.

How Much Can I Contribute to an HSA?

The U.S. Treasury Department establishes annual contribution limits and minimum deductible amounts for HSAs and HSA-qualified health plans, which are adjusted each year for inflation. **The 2026 and 2027 HSA limits are as follows:**

Contribution Limits

- Individual: $4,400 (2026), $4,500 (2027)
- Family: $8,750 (2026), $9,000 (2027)
- Catch-Up (55 and older): $1,000

Deductible Requirements

- Individual: Not less than $1,700 (2026), $1,750 (2027)
- Family: Not less than $3,400 (2026), $3,500 (2027)

Max Out-of-Pocket Requirements

- Individual: Not to exceed $8,500 (2026), $8,700 (2027)
- Family: Not to exceed $17,000 (2026), $17,400 (2027)
  You must be covered under a qualified HDHP and cannot have other health care coverage.

HSA Services

- User guide and educational communications
- NueSynergy smart debit card
- Competitive interest rates earned on the first dollar
- Dedicated HSA customer service assistance beyond simple balance inquiry
- Consultative support to help maximize HSA savings and benefits
- Monthly electronic account statements
- Claims shoebox (electronic record keeping of all receipts to help you stay compliant)
- Seamless integration allows funds to transfer between HSA and personal checking accounts for ease of contribution and reimbursement
- Online web tools, including personalized health plan cost comparison, out-of-pocket cost and future savings calculators, and educational tutorials
- NueSynergy smart mobile app with provider locator and cost transparency tools.

Maximize Your HSA with MaxHSA

MaxHSA is a personalized loyalty platform designed to help individuals maximize the value of their Health Savings Accounts (HSAs).

By leveraging round ups and cash back on everyday purchases. MaxHSA enables users to effortlessly increase their HSA balances. The platform also delivers clear HSA education and personalized guidance to support more confident, informed financial decisions.

Higher Employee Engagement

Employees love passive savings and cash back, leading to higher participation and satisfaction.

Why Employers Choose MaxHSA

To increase the value employees get from their HSA benefits.

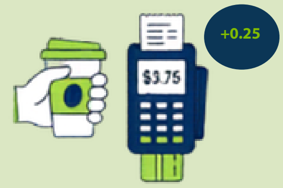
How MaxHSA Works For Your Employees

1. **Employees Connect**

   Employees securely link their existing HSA provider to MaxHSA in minutes.

2. **We Automate Savings**

   Every purchase is rounded up to the nearest dollar and the difference is deposited into the employee's HSA.



3. **Employees Earn Cashback**

   Cash back from eligible online purchases is deposited directly into their HSA.

High-Yield Interest Option

The High-Yield interest option enables you to earn higher interest on your HSA by having your cash balance held in a deposit account that is backed by a highly rated insurance company, Pacific Life Insurance Company ("Pacific Life").

What are the differences between the High-Yield interest option and the Traditional interest option?

- In the **Traditional option**, deposits are insured by the FDIC for up to $250K
- In the **High-Yield option**, deposits are not insured by the FDIC, but rather by the stability of the insurance partner supporting the deposit account. Insurance companies are highly regulated by each state to ensure they can cover all their obligations to account holders.

Can employees choose which type of interest rate schedule they want to be in?

Employees can choose between High-Yield and Traditional interest options and switch as needs change.

Modern, Personalized HSA Investing

NueSynergy delivers a next-generation HSA experience that helps employees maximize their healthcare dollars through spending, saving, and investing—all in one integrated platform. With real-time access and full account visibility, employees can easily manage their funds while working toward long-term financial goals.

Offer a tailored investment experience with three flexible options:

- **Managed** – A guided, "do-it-for-me" approach with automatic portfolio selection and rebalancing
- **Self-Directed** – A balanced option allowing employees to choose and manage diversified investments
- **Brokerage** – A hands-on solution with access to individual stocks and ETFs for advanced investors

This flexible approach empowers employees at every experience level while giving your team a compelling, differentiated HSA solution to bring to clients.