

A Health Savings Account (HSA) is a tax-exempt tool to supplement your retirement savings and to cover current and future health costs.

An HSA is a type of personal savings account that is always yours even if you change health plans or jobs. The money in your HSA (including interest and investment earnings) grows tax-free and spends tax-free if used to pay for current or future qualified medical expenses. There is no “use it or lose it” rule — you do not lose your money if you do not spend it in the calendar year — and there are no vesting requirements or forfeiture provisions. The account automatically rolls over year after year.

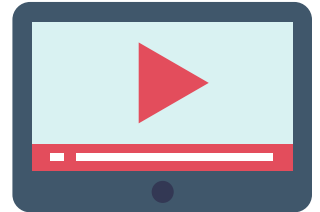
You Decide How To Use Your HSA Funds

Use it Now

- Make annual HSA contributions.
- Pay for eligible medical costs.
- Keep HSA funds in cash.

Let it Grow

- Make annual HSA contributions.
- Pay for medical costs with other funds.
- Invest HSA funds.



Watch and learn more!

If you are age 55 or older, you may make a yearly catch-up contribution of up to \$1,000 to your HSA. If you turn 55 at anytime during the plan year, you are eligible to make the catch-up contribution for the entire plan year.



Health Savings Account

HSA Contacts

- **Open an Account** – Sign-up for 24/7 account access at <https://www.eecu.org>.
- **Online/Mobile** – Visit <https://www.eecu.org> or download the mobile app to find a local financial center, check your balance, pay bills, and more.
- **Call/Text** – **817-882-0800** for EECU member service.
- **Lost/Stolen Debit Card** – Call the 24/7 debit card hotline at **800-333-9934**.

Important HSA Information

- Have your in-network doctor file your claims and use your HSA debit card to pay any balance due.
- You must keep ALL your records and receipts for HSA reimbursements in case of an IRS audit.
- Only HSA accounts opened through our plan administrator are eligible for automatic payroll deduction.

HSA Eligibility

You are eligible to open and contribute to an HSA if you are:

- Enrolled in an HSA-eligible HDHP
- Not covered by another plan that is not a qualified HDHP, such as your spouse's health plan
- Not enrolled in a Health Care Flexible Spending Account
- Not eligible to be claimed as a dependent on someone else's tax return
- Not enrolled in Medicare, Medicaid, or TRICARE
- Not receiving Veterans Administration benefits

Maximum HSA Contributions	
2025	2026
\$4,300 Individual	\$4,400 Individual
\$8,550 Family	\$8,750 Family



HSA contributions are tax-deductible and grow tax-deferred.

Withdrawals for qualifying medical expenses are tax-free.