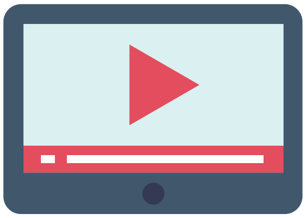
Health Savings Account

Offset your HDHP health care costs, reduce your taxes, and get a long-term tax-advantaged savings account.

A Health Savings Account (HSA) is like a personal savings account that allows you to pay for current or future health care expenses with pretax dollars or save the funds for retirement. The funds can also be used for your dependents, even if they are not covered by the HDHP. An HSA is always yours to keep, even if you change health plans or jobs.



Watch and learn more!

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 (e.g., 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

Note: You may have an HSA at the financial institution of your choice, but only accounts opened through **EECU** are eligible for automatic payroll deductions.

How to Pay or Get Reimbursed

- Use your HSA debit card to pay for qualified expenses.
- Pay out-of-pocket and submit your receipts for reimbursement online or through the app.

Contributions

You may contribute up to the IRS annual maximum.

2026 Maximum HSA Contributions

	EMPLOYEE
Individual	$4,400
Family	$8,750

If you are age 55 or older, you can contribute an extra $1,000.

Two Ways To Use Your HSA

Use it Now

Pay for qualified out-of-pocket medical, dental, and vision expenses as they are incurred.

Invest Over Time

Invest and grow your HSA dollars tax-free. You can use the funds to pay for qualified expenses later.

Triple Tax Savings

Tax-free contributions

Tax-free growth

Tax-free withdrawals

Get More Information or Submit Receipts

Visit **https://www.eecu.org**.

Call **817-882-0800**.

Download the **EECU Mobile Banking**.