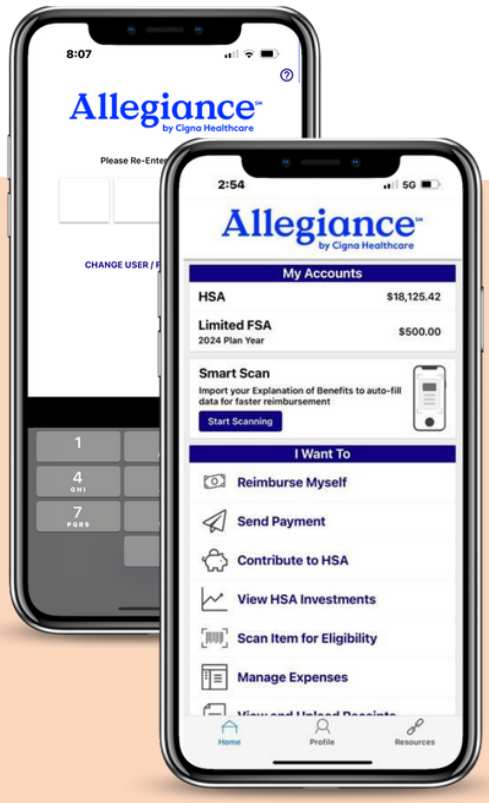
Allegiance HSA Advantage

Allegiance℠ by Cigna Healthcare

Take Your Health Savings Account with You - It's Yours!

Funds in your HSA stay with you wherever you go. Whether it's a job change, a new health plan, or retirement, your HSA remains in your control.



No "Use-or-Lose" Rule

An HSA acts just like a savings account in which you can routinely contribute funds, saving for when you need to pay for qualified medical expenses. Unlike flexible spending accounts, funds stay in your account from one year to the next. Funds also belong to you so if you leave employment you still have access to them at Allegiance. Participants who leave their accounts at Allegiance after termination do incur a monthly service charge.

Triple Tax Benefits

HSA dollars are tax-free both when you contribute and when you receive distributions for qualified medical expenses.

1. Contributions to an HSA are deductible from your federal gross income.
2. Investment earnings and interest on savings are exempt from taxes.
3. Withdrawals from an HSA for qualified medical expenses are always free from federal income tax.

The IRS requires reporting on your HSA. Allegiance will provide form 1099-SA by January 31st. This form will help you answer form 8889 on your taxes

The Allegiance FSA HSA HRA Mobile App

Allegiance by Cigna Healthcare

Download on the App Store

GET IT ON Google Play

Invest in Your Future

Contributions to your HSA are a wonderful way to plan for retirement. Unlike 401k accounts, HSAs have no minimum distribution requirement once you've retired. Also, saved amounts greater than $2,000 may be invested in mutual funds. After you turn 65, or if you become disabled, your HSA withdrawals for non-eligible expenses will be taxed at your regular income tax rate with no additional penalties. Because withdrawals used for eligible medical expenses are tax-free at any age, your HSA is like a super-charged IRA or 401k!

2806 S. Garfield St., P.O. Box 4346, Missoula, MT 59806 | 1-877-424-3570 | AskAllegiance.com

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HSA Requirements and Activation

To activate your HSA, go to www.AskAllegiance.com and use the Health/Reimbursement dropdown to login. If you have not previously created a username and password, click "Register a New User" at the bottom of the dropdown menu to set up your account. Enter your information on the next screen and click submit. Once your identity has been verified, you can create your username and password.

After your HSA is established, three sets of terms and conditions (required by the Patriot Act) will display when you login. Select each one, scroll to the bottom, and click the "accept" box. Your HSA (including the debit card) is active and funds may be used when the terms and conditions have been accepted per the IRS rules for setting up your account.

You will receive an email notification when each monthly statement is available. Please be sure to confirm your email address is correct and complete the direct deposit information online. This step is important because there is a $2.00 fee for each check and mailed statement. Each account holder receives 2 debit cards. New cards are mailed in a plain white envelope. If you wish to request a reimbursement online, login to the website and click on "Reimburse Myself".

Services submitted to your group health plan will be loaded to the "Expense Tracker" if your health plan is being administered by Allegiance. You will receive an email notification each time this happens. The debit card can be used prior to the health plan paying but please be aware you need to mark the expense paid if you pre-paid at service.

HSA Eligibility Requirements

- Enrollment in qualified high deductible health plan (HDHP)
- No secondary coverage (i.e. Medicare, TRICARE, health FSA)
- Not claimed as a dependent on another individual's tax return

HSA Maximum Contribution Limits

Calendar Year	2026	2027
Self-Only Coverage	$4,400	$4,500
Family Coverage	$8,750	$9,000
Catch-Up Contribution Limit (Age 55 and over)	$1,000	$1,000

- Qualifying life events are not required to change your contribution amount.
- Funds roll over from one year to the next.
- HSAs can be used as a retirement vehicle. Balances over $2,000 may be invested.
- Please be sure to identify your beneficiary in your profile.

Questions?

Customer Service
1-877-424-3570 | Monday-Friday
7:00 a.m. - 6:00 p.m. Mountain Time
AdvantageInquire@AskAllegiance.com

HSA Investment Options

AMER FDS GROWTH FND OF AMER F2	VAN INTERM TERM BND IDX ADM
AMER FUNDS CAPITAL INC BLDR F2	VAN SMALL CAP GROWTH IDX ADM
AMERICAN EUROPACIFIC GROW F2	VAN TOTAL WORLD STOCK IDX INV
AMERICAN FUNDS BALANCED FUND	VANGUARD 500 INDEX ADMIRAL
DFA US LARGE CAP VALUE PORT I	VANGUARD EMG MKTS STK IDX ADM
FIDELITY ADV DIVRSFD INTL I	VANGUARD MID CAP INDEX ADM
JPMORGAN MARKET EXP ENH IDX I	VANGUARD RETIREMENT 2020 INV
LOOMIS SAYLES GLOBAL ALLOC Y	VANGUARD RETIREMENT 2030 INV
LORD ABBETT HIGH YIELD I	VANGUARD RETIREMENT 2040 INV
NEUBERGER BERMAN MID CAP GR I	VANGUARD RETIREMENT 2050 INV
NORTHERN SMALL CAP VALUE	VANGUARD RETIREMENT 2060 INV
NUVEEN REALESTATE SECURITIES I	VANGUARD SMALL CAP INDEX ADM
PIMCO TOTAL RETURN INST	VANGUARD TGT RETIREMNT INC INV
TEMPLETON GLOBAL BOND ADV	VANGUARD TTL BND MRKT IDX ADM
VAN INFLATION PROTECTED SEC AD	VANGUARD TTL INTL STK IND ADM

Mutual funds available for savings greater than $2,000.

NORTHERN TRUST

J.P.Morgan ASSET MANAGEMENT

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FRANKLIN TEMPLETON

Vanguard®