

Medical Mutual

Health Savings Account (HSA) Member Benefits – Employer Plans

The Medical Mutual HSA provides a more efficient and affordable way to manage your healthcare benefits and your HSA. Our HSA has no monthly administrative fee and is managed by our Ohio-based team. Your healthcare benefits and HSA are integrated from Medical Mutual, meaning you will be able to access both your benefits and HSA online with one username and password via My Health Plan®.

An HSA is a tax-advantaged personal savings account that can be used to pay for medical, dental, vision and other qualified healthcare expenses now or later in life. Used in conjunction with a Medical Mutual qualified high-deductible health plan, our HSA gives you three great tax advantages:

1. **Money goes in tax-free.** Your HSA contributions are made on a pre-tax basis, making savings immediate.
2. **Money comes out tax-free.** Eligible healthcare purchases can be made tax-free when the HSA is used. Purchases can be made directly from the HSA account, either by using the Medical Mutual debit card, ACH, online bill-pay or check; or, you can pay out of pocket and reimburse yourself from your HSA.
3. **Earn interest, tax-free.** The interest on HSA funds grows on a tax-free basis. Unlike most savings accounts, interest earned on an HSA is not considered taxable income when the funds are used for eligible medical expenses.

Full Access 24/7

Once enrolled, you will have 24/7 online access to your HSA and health benefits, where you will be able to:

- Track HSA and investment balances
- Report and reissue a lost or stolen debit card
- Pay for qualified medical expenses
- Use all the health benefits resources on My Health Plan
- Invest in mutual fund options

Medical Mutual Mobile App

Access your Medical Mutual HSA on the go with the Medical Mutual mobile app. You can manage all your Medical Mutual accounts in one place with a single sign-on through the app. Download it today for free from the Apple App Store or Google Play.

Medical Mutual Debit Card

Your HSA comes with a Medical Mutual debit card that can be used to pay for qualified medical expenses, including doctor's visits, prescriptions and more.

What is a High Deductible Health Plan?

A high-deductible health plan (HDHP) is health insurance with deductible amounts that are greater than standard insurance plans.

Who is Eligible to Participate in an HSA?

Members can contribute to an HSA so long as they are:

- Covered by a qualified HDHP
- Not covered by another first-dollar coverage health insurance
- Not enrolled in Medicare
- Not able to be claimed as a dependent on someone else's tax return

Contribution and Out-of-Pocket Limits for HSAs and High-Deductible Health Plans	
	2026
HSA contribution limit (employer + employee)	Self-only: \$4,400 Family: \$8,750
HSA catch-up contributions*	\$1,000
HDHP minimum deductibles	Self-only: \$1,700 Family: \$3,400
HDHP maximum out-of-pocket amounts (deductibles, co-payments and other amounts, but not premiums)	Self-only: \$8,500 Family: \$17,000

Contribution Options

- Direct deposit
- Pre or post-tax payroll deductions based on your employer's funding option
- Schedule one-time or recurring electronic transfers from a checking/savings account
- Rollover or transfer an existing HSA or IRA if eligible
- Send a check by mail

Qualified Healthcare Expenses

HSAs cover a list of eligible, reimbursable expenses, as defined by IRS Code Section 213(d). Qualified medical expenses are expenses for healthcare services for the participant and/or spouse and dependents that are not paid by insurance.

- Medical expenses paid with HSA dollars cannot be claimed as a deduction on a tax return
- Medical or other insurance premiums are not qualified expenses

For more information on the Medical Mutual HSA, please talk with your employer.

*Account holders 55 or older are allowed to make an additional \$1,000 contribution each year. The full catch-up contribution can be made in the year of the 55th birthday. Members may not make catch-up contributions for spouses turning 55, as only the account holder's age is taken into consideration.

©2023 Apple Inc. All rights reserved. The App Store is a registered trademark of Apple Inc.™ 2023 Google Inc. All rights reserved. Google Play is a trademark of Google Inc.