

# Health savings account

(HSA)



# What is a health savings account (HSA)?



Individually  
owned account



Funds rollover  
every year



Grow account  
through investments

# Eligibility



## **Must be enrolled in a high-deductible health plan (HDHP)**

- Cannot be enrolled in a PPO or HMO health plan

## **Can be enrolled/covered by:**

- Limited FSA or combination FSA
- Dependent care FSA

# Tax advantages

Since 2003...



Tax-deductible  
contributions



Tax-free  
accumulation of  
interest & dividends



Tax-free  
distributions for  
qualified medical  
expenses

# What does an HSA cover?

The list includes but is not limited to:

- Copays, coinsurance, insurance premiums
- Doctor visits and surgeries
- Over-the-counter medications (first-aid, allergy, asthma, cold/flu, heartburn, etc.)
- Prescription drugs
- Birthing and Lamaze classes
- Dental and orthodontia
- Vision expenses, such as frames, contacts, prescription sunglasses, etc.



# Benefits after age 65



**You are eligible to contribute to an HSA after you turn 65 if you meet the following criteria:**

- You remain enrolled in a qualified high-deductible health plan (HDHP)
- You do not enroll in Medicare

Note: if you sign up for Social Security, you are automatically enrolled in Medicare Part A.

# 2026 Annual Contribution limit



Individual maximum  
contribution limits  
**\$4,400**



Family maximum  
contribution limits  
**\$8,750**

Catch-up for over age 55: **\$1,000**

Contributions:

- **Pre-tax employer contributions**
- Pre-tax employee payroll contributions
- Post-tax employee contributions outside of payroll deductions

# Meet Angela

Angela is a 38 year old mother of three kids with a full-time career



## Without HSA

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GROSS ANNUAL PAY.....	\$60,000
TAX RATE (18%) .....	-\$10,800
NET ANNUAL PAY .....	\$49,200
HEALTHCARE EXPENSES .....	-\$6,750
FINAL TAKE-HOME PAY .....	\$42,450



## With HSA

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GROSS ANNUAL PAY.....	\$60,000
ANNUAL HSA CONTRIBUTION ...	-\$6,750
ADJUSTED GROSS PAY .....	\$53,250
TAX RATE (18%) .....	-\$9,585
FINAL TAKE-HOME PAY .....	\$43,665

**Take home this much more with a health savings account.**

All figures in this table are estimates and based on an annual salary of \$60,000 and maximum contribution limits to the benefit account. Your salary, tax rate, healthcare expenses and tax savings may be different.

**\$1,215**

A solid red horizontal bar.

# Investment options



- Interest earned on all funds
- Cash account – low threshold
- Money Market savings
- Mutual funds
  - 30 different investment options
  - Single-sign-on to view and manage investments

# Your role

- Ensure funds are used for eligible health care expenses
- No need to submit documentation to JBC Pros for the HSA
  - Save copies of receipts for tax purposes
- JBC Pros will provide HSA participants with the necessary tax forms needed at the end of the year. However, it is your responsibility to keep documentation and report any non-qualified distributions



# JBC Pros Debit Card



- Free debit card
- Minimize the amount of out-of-pocket spending
- Valid for three years
- Instant access to plan funds

# Accessing your HSA funds

Submit a distribution request online at any time



## Mobile app, online account

Pay your provider from your online account/mobile app – check issued from your HSA to your provider



## Distribution request

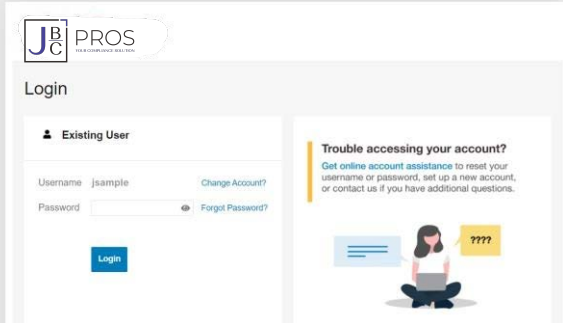
Distribution request to you via free direct deposit or paper check!

# Financial wellness through your HSA

- Investment Guidance Tool
- HSA Goal Calculator



# Account Access



The screenshot shows the login interface for JBC PROS. At the top left is the logo for JBC PROS, with 'JBC' in a square and 'PROS' in a circle. Below the logo is the word 'Login'. There are two main sections: 'Existing User' and 'Trouble accessing your account?'. The 'Existing User' section has a 'Username' field with 'j.sample' and a 'Change Account?' link, and a 'Password' field with a 'Forgot Password?' link. A blue 'Login' button is below. The 'Trouble accessing your account?' section has a heading and a paragraph: 'Get online account assistance to reset your username or password, set up a new account, or contact us if you have additional questions.' Below this is an illustration of a person at a laptop with a speech bubble containing '????'.

## Online account



## Mobile app



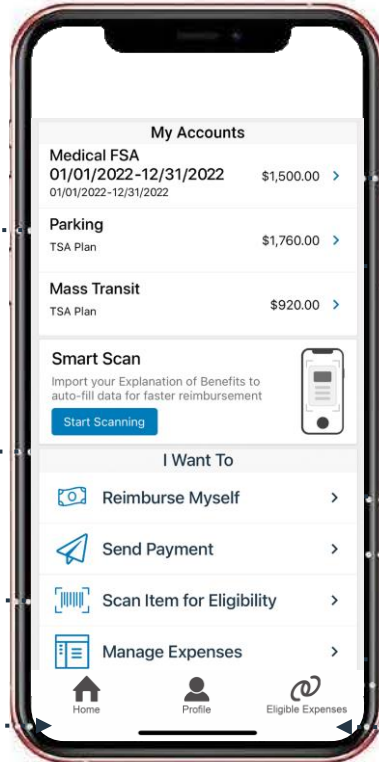
# With our mobile app you can:

**Get instant notifications** on the status of your claims.

**File a claim and upload documentation** in seconds using your phone's camera.

**Scan an item's barcode** with your phone's camera to determine if it is an **IRS code 213(D) eligible expense**.

**Report a card** as lost or stolen.



**Check** your balance and **view** your activity.

**Easily move funds** from your HSA into your bank account to cover eligible expenses.

**View current** HSA investments balance, recent activity, and rate of return.

**Reset login** credentials.

**Login** with your Face ID.

## Security on the go



Our mobile app uses secure encryption and won't store pictures on your phone, keeping your documentation safe and secure. Login is protected by a four digit passcode of your choosing. You can also log in with your thumbprint on Apple devices.



**PROS**  
YOUR COMPLIANCE SOLUTION

**Download the app for free on Apple and Android smartphones and tablets.**



