Regence



HSA HEALTH PLANS

Take control of your healthcare dollars with an HSA

A health savings account (HSA) lets you save money and prepare for medical costs. Plus, it's a great way to invest and save for your future.



What is an HSA?

A health savings account (HSA) is an individual-owned medical savings account paired with a low-premium, high-deductible health plan that, together, give you greater flexibility—and more control—over your own healthcare dollars. It's a powerful combination that gives you:

Full preventive benefits like traditional health plans— When you see an in-network doctor, most preventive services are covered at 100% before you meet your deductible.

More care and spending options—Use HSA funds to pay for qualified medical expenses that may not be covered by your plan, like chiropractic care, kid's braces and LASIK.

The power's in your wallet

You own your HSA and all contributions to it. So, funds grow and go with you—even if you change health plans, get a new job or retire.

You can use your HSA funds immediately for qualified medical expenses. Or you can save for the future. By building your HSA early, you'll be better prepared for tomorrow.

What are the advantages of an HSA?

Ownership

Unlike flexible spending accounts (FSAs), you own your HSA—even if you change health plans, retire or leave your job.

Full preventive coverage

In-network preventive services are covered at 100%, just like with a traditional plan.

Security

HSA balances roll over from year to year. This lets you save for future medical costs while managing your present-day healthcare. You can even use your funds to pay for some care that your health plan doesn't cover.

Savings opportunities

HSA contributions are tax-deductible, and withdrawals aren't taxed if you use the money to pay for qualified medical expenses. Interest earned on your HSA balance is tax-free, too.

Investment opportunities

Month over month and year after year, your contributions will grow, providing long-term savings for healthcare. Once the balance in your HSA reaches a certain amount, funds can be invested for potentially greater earnings.

Retirement booster

When you turn 65, you can use the money in your HSA for anything—not just healthcare.

How does it work?

HSAs are paired with HDHPs

Your qualified Regence high-deductible health plan (HDHP) is paired with an FDIC-insured HSA, allowing you to save pre-tax contributions.

Funds can pay for qualified medical expenses

You can use the money in your HSA to pay for qualified medical expenses, as defined by the IRS, such as:

- Acupuncture
- Alcohol addiction treatment (rehabilitation)
- Chiropractic care
- Contact lenses
- Crutches
- Dental treatments, including orthodontia
- Eyeglasses
- Eye surgery
- Hearing aids
- Medications (prescribed)
- Smoking cessation programs
- Weight-loss programs (prescribed)
- Wheelchair

Under the CARES Act, passed in 2020, over-the-counter (OTC) medicines, such as acetaminophen and ibuprofen, are now included as qualified expenses.

Maximum contribution limits apply

According to IRS regulations, the maximum HSA contribution limits for 2026 are $4,500 for individuals and $9,000 for families. At age 55, an additional $1,000 annual contribution is allowed.

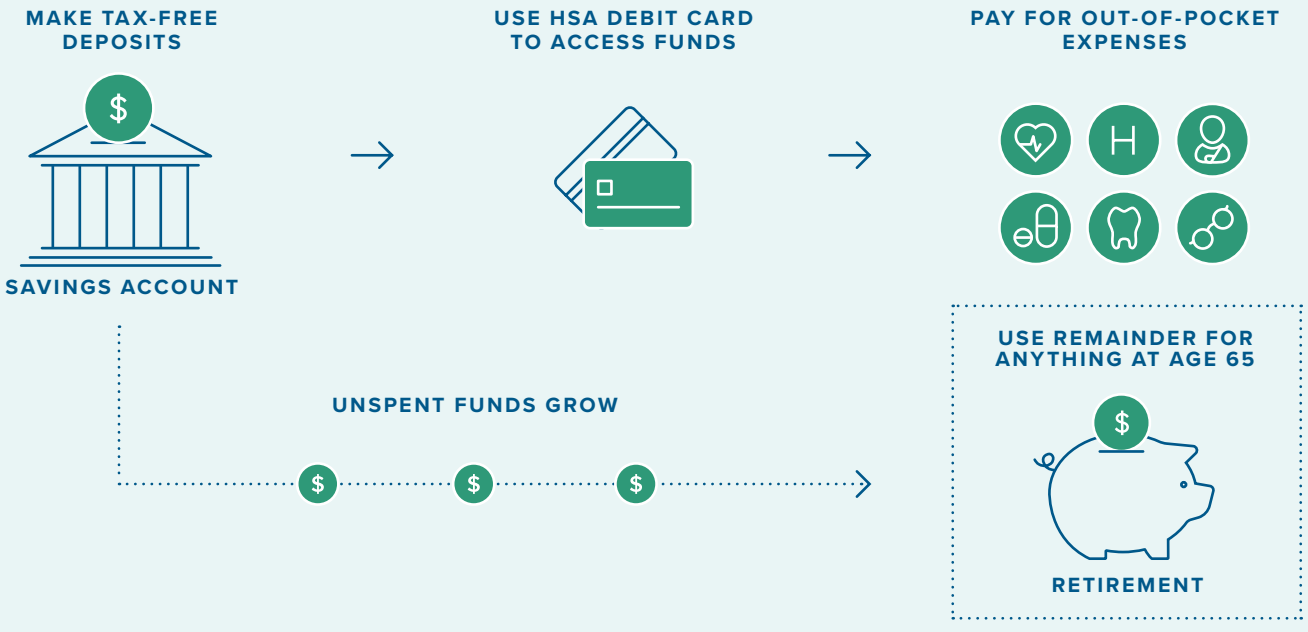
Federal eligibility requirements apply

Anyone can purchase an HDHP. But to enjoy the savings and tax advantages of an HSA, you must meet federal eligibility requirements. You:

- Cannot be enrolled in Medicare
- Cannot be claimed as a dependent on another individual's tax return
- Cannot have other health coverage that is not a qualified plan

Embedded individual deductible vs non-embedded family deductible

An embedded deductible allows an individual family member to pay only the individual deductible before the plan begins paying its share of their covered services. With a non-embedded deductible, the family deductible must be met before any one member's benefits begin paying.



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Regence BlueShield serves select counties in the state of Washington
and is an Independent Licensee of the Blue Cross and Blue Shield Association

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