YourCo

Health Savings and Spending Accounts

Health Savings Accounts (HSAs)

An HSA is a bank account used for qualified health care expenses (medical, prescription, dental and vision). Contributions are pre-tax, and it is your personal account to use now and in the future. There is no “use it or lose it” rule, so funds roll over from year to year. You can even take it with you if you leave YourCo.

There are multiple ways to fund your HSA:

- Contribute your own money through payroll deductions.
- Contribute your own post-tax money directly to the account.
- YourCo makes per-paycheck contributions to your HSA.

For 2026, YourCo’s funding will be:

Premier Plan: YourCo will contribute $450 for individual coverage or $900 for family coverage. Contributions are made on a per-paycheck basis in 2026.

Benefits of HSAs

- Your HSA contributions come out of your paycheck pre-tax.
- You earn tax-free interest.
- You can take money out tax-free, if you use the money for qualified expenses for you and your eligible dependents — even if the dependents are not enrolled in your medical plan.

NOTE: HSA funds can’t be used on a domestic partner’s health care expenses even if they are covered on your medical plan as they are not considered eligible tax dependents by the IRS.

- HSA funds are yours to keep. There is no “use it or lose it” rule, and you can take it with you if you change jobs and/or insurance plans.

ASK ALEX

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IMPORTANT INFORMATION ABOUT YOUR HSA

YourCo’s contributions to your HSA will be made on a per-paycheck basis.

Note: Due to rounding, your actual annual contribution may vary from your elected amount by a few cents, but will never exceed the allowable annual maximum.

An HSA is a smart way to save for health care expenses

How Your Medical Plan and the HSA Work Together