

# Health Savings Account (HSA)

## If Enrolled in a CDHP

You can set aside pre-tax dollars from your paycheck into an HSA to help pay for your deductible and out-of-pocket medical expenses. The HSA provides you with more control over how you spend your healthcare dollars.

With this savings tool, you can take the money you would have paid for a higher health insurance premium and put it in the HSA to use now or in the future.

Some common eligible expenses may include:

- Deductibles, copays, and coinsurance
- Eligible prescriptions
- Vision care, including LASIK laser eye surgery
- Dental care, including orthodontia

Visit Publication 969 for more details on eligible expenses: <https://www.irs.gov/publications/p969>.



## HealthEquity

HSAs are administered by HealthEquity. Access their website at [www.myhealthequity.com](http://www.myhealthequity.com). Check out their mobile app to access your HSA information anytime. Click to get the app in the [App Store](#) or [Google Play](#).

Use the HealthEquity member portal to check your balance, review transactions, view insurance claims, invest in mutual funds, pay providers, and submit requests for reimbursement. Visit [www.myhealthequity.com](http://www.myhealthequity.com). To register the first time, you will need the last four digits of your HealthEquity debit card and the last four digits of your Social Security number. You will then set up your unique username and password.

## 2025 Kelly HSA Contribution and Limits

If you enroll in a CDHP, Kelly automatically contributes funds to your HSA on your behalf. The contribution is made on a per pay period basis throughout the year. The IRS updates annual maximum contributions each year.

Coverage Tier	Kelly Contribution	Employee Maximum Contribution	Total IRS Limit
Employee	\$750	\$3,550	\$4,300
Employee + Spouse, Employee + Children, and Family	\$1,500	\$7,050	\$8,550

*Age 55 and older, an additional \$1,000 per year for catch-up contributions.*