

Health Savings Account (HSA) with Fidelity

	Point32Health Annual HSA Contribution	2025 IRS Maximum Contributions
Employee only	\$500	\$4,300
Family	\$1,000	\$8,550 <i>Additional \$1,000/year if age 55+</i>

Plan Administrator: Fidelity

Successfully opened accounts will receive a home mailing including a debit card.

Your pre-tax payroll contributions post to your account on payroll dates.

The 2025 Point32Health contributions will post to your Fidelity HSA as soon as administratively practicable.

You can easily invest HSA funds.

If you currently have an HSA from a prior employer, you can transfer your funds to Fidelity.

- You may make biweekly pre-tax payroll contributions into your account, however you are not required to contribute in order to receive the automatic Point32Health annual contribution.
- Must be enrolled in the **HPHC Access America HSA with Deductible** plan
- The IRS allows changes to your HSA pre-tax payroll contribution election once per month.
- **IRS restrictions apply for Medicare Part A enrollees.**

Reminders

Tax Trifecta



Funds deposit tax free, grow tax free, and you can make tax free withdrawals for qualified expenses!



Account balances roll over and are accessible if you leave Point32Health or change medical plans.