

HDHP + HSA = The Perfect Pair!



When you couple an HDHP with an HSA, you can pay your deductible and other qualified health care expenses using the money you set aside in your tax-free HSA. It's the perfect pair for health care!

HDHP:

A **high-deductible health plan (HDHP)** is a medical plan with a higher deductible, in exchange for lower monthly payroll deductions, and can be paired with a health savings account (HSA).

HSA:

A **health savings account (HSA)** is a savings plan that allows you to set aside money on a pre-tax basis to pay for qualified health care expenses.

[KNOWLEDGE IS POWER: Get to know the HSA.]

Your money goes in tax-free.

All funds you put into your HSA are contributed on a pre-tax basis up to the annual IRS limit.

2025 Maximum Contribution Limits*:

- **\$4,300** Single
- **\$8,550** Family
- Plus, an **extra \$1,000** if you're over age 55.

*Colleague and TriNet contributions combined



TAX-FREE

Your HSA is always there for you.

It is not a use-it-or-lose-it account. All money left in your HSA at the end of the year is yours to keep. You decide when to save and when to spend. It stays with you even if you change jobs, lose your job, change insurance plans* or retire.

*You can still use the money in your HSA even if you're no longer enrolled in an HSA-eligible plan. You just cannot contribute to the account any longer.

TriNet contributes to your HSA.

TriNet helps fund your HSA, which can help satisfy the higher deductible.

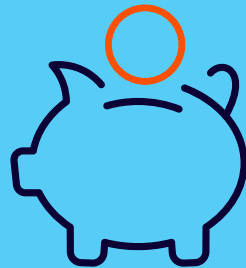
2025 TriNet HSA Contributions*:

- **\$1,000** Employee-Only coverage
- **\$1,500** All other coverage levels

*TriNet-funded HSA contributions are prorated for newly benefit-eligible colleagues based on benefits eligibility date.

Your HSA pays you back.

- **Tax break:** Contributions are pretax.
- **Extra savings:** The money you use for eligible health care expenses is tax-free.
- **Investable:** HSA funds are investable, with tax-free gains when used to pay for eligible health care expenses.
- **Flexible:** HSA funds roll over year to year.
- **Value-add:** TriNet helps fund your HSA with an annual contribution.*



*TriNet-funded HSA contributions are prorated for newly benefit-eligible colleagues based on benefits eligibility date.

TIP:

As a suggestion, calculate your monthly HSA contribution at a rate equal to your deductible, so you have enough money to satisfy your medical plan deductible.



TIP:

Use your HSA to cover your spouse's or children's eligible health care expenses even if they do not have an HDHP.



TriNet's Notice of Privacy Practices is posted on the Colleague Benefits & Wellness Hub on The Source.

© 2024 TriNet Group, Inc. All rights reserved. This communication is for informational purposes only, is not legal, tax or accounting advice, and is not an offer to sell, buy or procure insurance. TriNet is the single-employer sponsor of all its benefit plans, which does not include voluntary benefits that are not ERISA-covered group health insurance plans and enrollment is voluntary. Official plan documents always control and TriNet reserves the right to amend the benefit plans or change the offerings and deadlines. Inclusion of 3rd party hyperlinks in this communication does not necessarily imply any endorsement of the material or association with their operators.

trinet[®]