



# HSA

Health and financial  
security for rainy days  
and retirement

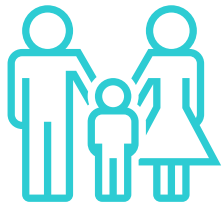


# Health Savings Account (HSA)

A Health Savings Account is a **personal expense account** that works with a high deductible healthcare plan, allowing you to set aside a portion of your salary **pre-tax** to pay for qualified medical expenses.



# Health Savings Account (HSA)



**FAMILY**

COVERS YOUR  
WHOLE FAMILY



**EASY**

MULTIPLE WAYS TO  
USE YOUR MONEY



**\$4400**

2026 MAXIMUM  
CONTRIBUTION  
INDIVIDUAL



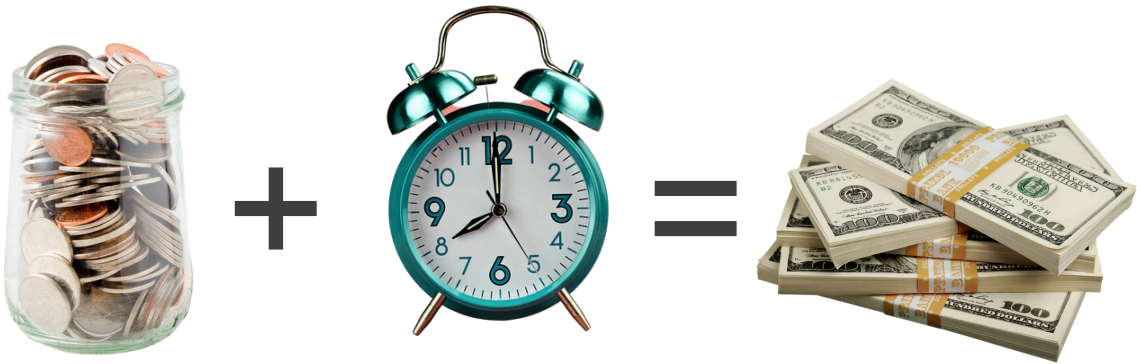
**\$8750**

2026 MAXIMUM  
CONTRIBUTION  
FAMILY

Remember, your employer can also contribute to your HSA!

# Grow your investment year-over-year and prepare for the future

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You must have a high-deductible health plan (HDHP) to qualify for an HSA. HSA holders cannot spend more than the funds they have in their account. However, they can file for reimbursements later in the year for expenses that were incurred when they had a lower balance.

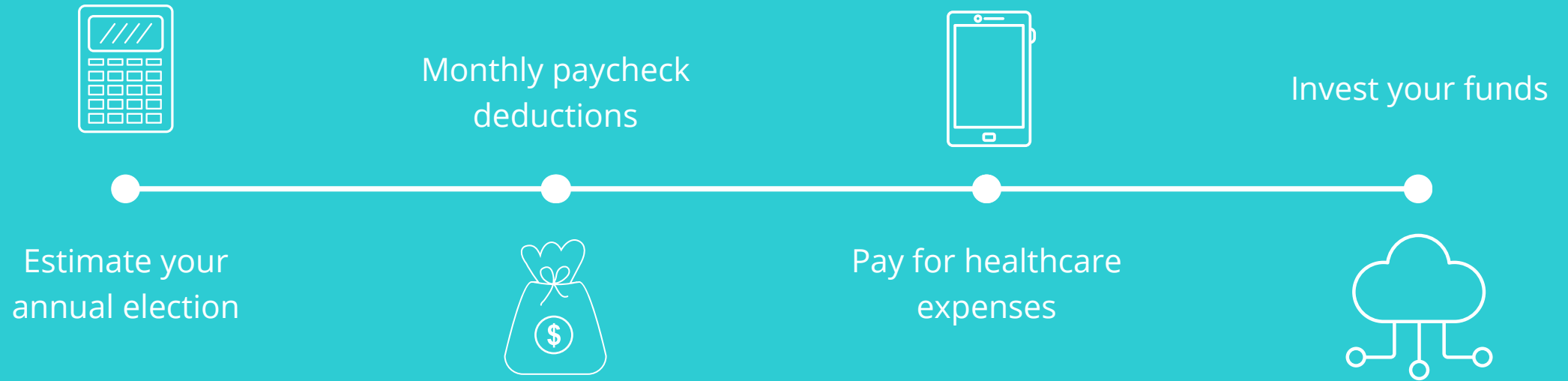
**Unlike an FSA, your HSA balance rolls over year-over-year, which allows you to save for the future.**

# Pay 30% less on medical expenses



**With his Health Savings Account, Tim contributes \$2,000 for the year, which saves him \$600 in pre-tax savings and he is investing in his future.**

# How does it work?



# You own your HSA Account and the money is yours to invest and grow

Earn interest on the money



Invest any portion over \$1,000

**\$1000**

Automatically move your investment funds



Navia offers a strong portfolio of highly-rated mutual funds



Online tools are available to set your investment strategy

UMB Healthcare Services [Home](#) [Help](#)

### HSA Investment Planner

Age

Current HSA Balance in \$

Anticipated Annual HSA Contributions in \$

General Health ☐ ☐ ☒ ☐ ☐

Estimated Annual Out of Pocket Healthcare Costs in \$

Risk Tolerance ☒ ☐ ☐ ☐ ☐

Likelihood of selling investments to pay for major medical expense ☒ ☐ ☐ ☐

### Guided Allocation

- Large Cap Equity (33%)
- Mid Cap Equity (6%)
- Small Cap Equity (6%)
- International (10%)
- Fixed Income (45%)

[CALCULATE](#)

[IMPLEMENT](#)

# 38,000 ways to spend your HSA!



Over-the-counter drugs  
Feminine care products  
Home Covid-19 tests  
Personal protective equipment (PPE)  
Prescriptions  
Copays & Coinsurance  
Deductibles  
Office Visits  
Dental work  
Orthodontia  
Glasses & Contacts  
Chiropractic  
Massage  
Acupuncture

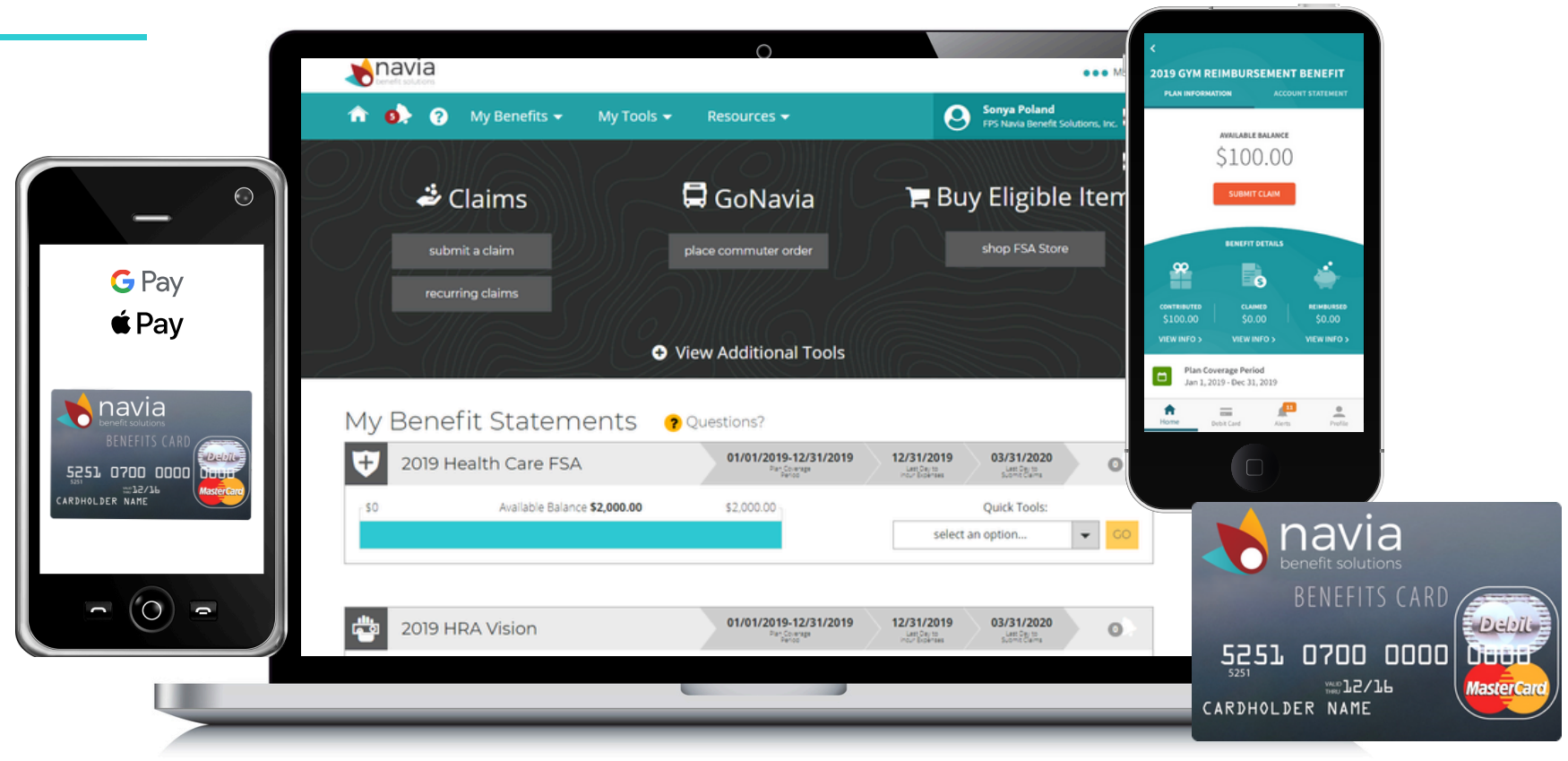
Capital improvements to your home, such as ramps, railings and support bars  
Mileage for travel to and from health appointments  
Night guards  
Bandages and other medical supplies  
Birth control  
Breast pumps  
Sunscreen  
Vaccinations and immunizations  
Stop-smoking programs

Psychologists and therapy  
Breast reconstruction surgery  
Childbirth classes  
Eye surgery, including laser eye surgery and Lasik  
Fertility treatments and monitors  
Flu shots  
Hearing aids and batteries  
Insulin  
Lab fees  
Physical therapy  
Prescription sunglasses  
Prosthesis





# Accessing your benefits couldn't be easier!



# Why should I enroll?



Save enough money to pay for three months of groceries or a gym membership for a year



Rest easy knowing you have emergency funds for unexpected costs



Save for retirement and let your money grow



**\$2,100**

AVERAGE ANNUAL  
ELECTION



**\$301K**

AVERAGE HEALTHCARE COST  
DURING RETIREMENT



**\$1200+**

AMOUNT YOU CAN SAVE. EQUIVALENT  
TO THREE MONTHS OF GROCERIES  
(FAMILIES SAVE EVEN MORE)

# We've got you covered!



## U.S.

100% US-based, live  
customer support with  
offices in every time zone

## 45 sec

If you have a question, you  
wait less than a minute to  
talk with a live Navia expert

## 2 days

Claims are turned around  
within 2 days to ensure  
you are reimbursed fast



## Bottom line

If you plan on spending even a dollar out-of-pocket for healthcare this year, a tax-advantaged benefit account will save you an average of 30% on every expense.

**Enroll now!**



Limited Healthcare

# FSA

Save over \$1,000 a year  
on health expenses



# Limited Healthcare Flexible Spending Account (FSA)

A Limited Healthcare FSA is a **personal expense account** that works with your Health Savings Account (HSA) plan, allowing you to set aside a portion of your salary **pre-tax** to pay for qualified dental and vision expenses.



# A Limited Healthcare FSA helps you pay for dental and vision expenses

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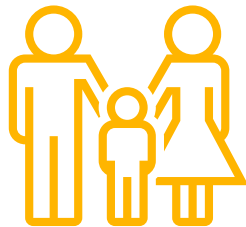
## Common eligible expenses

Dental and vision out-of-pocket expenses, such as deductibles, routine dental and eye care, glasses and contacts, dental and vision surgeries, and orthodontics.



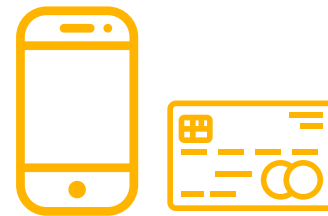
**100**

DIFFERENT WAYS TO  
USE YOUR FUNDS



**FAMILY**

COVERS YOUR  
WHOLE FAMILY



**EASY**

MULTIPLE WAYS TO  
SUBMIT CLAIMS



**\$3400**

MAXIMUM  
CONTRIBUTION

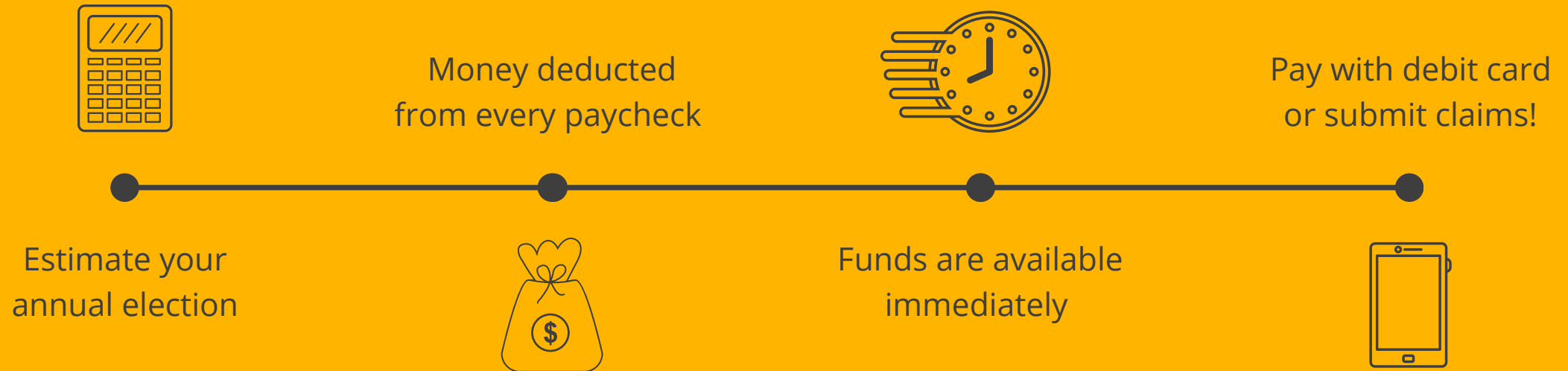
# Pay 30% less on dental & vision expenses



**With her Limited Healthcare FSA,  
Grace got the \$1,500 worth of  
dental work she needed and saved  
\$450 in tax-free savings (30%).**



# How does it work?



# Ways to spend your FSA!



Copays & Coinsurance  
Deductibles  
Diagnostic services, including x-rays  
Cleanings  
Fillings  
Root Canals  
Crowns  
Bridges  
Implants  
Dentures  
Orthodontia  
Occlusal guards for grinding



Reading glasses (over-the-counter)  
Vision products/eye drops (over-the-counter)  
Copays & Coinsurance  
Deductibles  
Diagnostic services & office visits  
Optometrist/Ophthalmologist fees  
Glasses  
Prescription sunglasses  
Contact lenses and solutions  
Vision correction surgery (laser eye/lasik)  
Corneal keratotomy  
Radial keratotomy

# Why should I enroll?



Save enough money to pay for three months of groceries or a gym membership for a year



Rest easy knowing you have emergency funds for unexpected costs



Don't wait to get your son's braces, new glasses, or that laser eye surgery you've always wanted



**\$1,000+ AVERAGE  
ANNUAL SAVINGS**



**EMERGENCY  
FUNDS**



**DON'T WAIT**

Some plans let  
you carryover  
funds to the  
next year

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Carryover

*Check your employer's plan design to see if the Carryover  
feature is part of your plan.*

2.5  
MONTHS



Some plans  
give you extra  
time to incur  
expenses

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Grace Period

*Check your employer's plan design to see if the Grace Period  
feature is part of your plan.*



## Bottom line

If you plan on spending even a dollar out-of-pocket for healthcare this year, a tax-advantaged benefit account will save you an average of 30% on every expense.

**Enroll now!**

# Education Resources



<https://www.naviabenefits.com/benefit-education-resources>