

# High Deductible Health Plan (HDHP) and Health Savings Account (HSA)

Think of it as a well-constructed house!

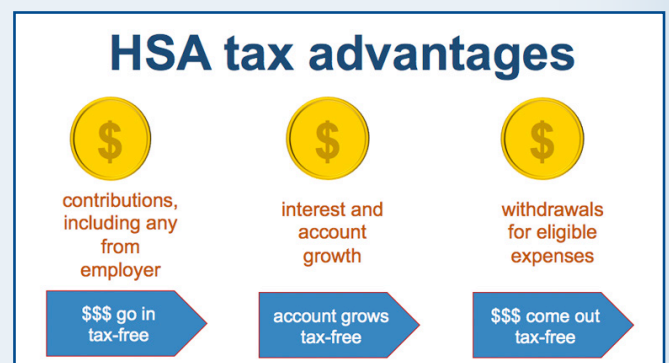


## The HSA

- an individual bank account for qualified healthcare expenses
- unused HSA funds roll over (no limits apply)
- use as healthcare costs incurred or save for future expenses (including into retirement)
- goes with you if you change medical plans, start a new job, or retire

### To open and contribute to an HSA, you

- must be covered by an HSA-compatible health plan, such as the HDHP offered through the Board;
- cannot be covered by any other medical plan that is not an HSA-compatible health plan, including a spouse's medical plan;
- cannot typically be enrolled in a healthcare flexible spending account;
- cannot be enrolled in Medicare or Tricare;
- cannot be claimed as a dependent on someone else's tax return, and
- must be a U.S. resident.



THE BOARD OF PENSIONS  
OF THE PRESBYTERIAN CHURCH (U.S.A.)

MED-648 5/18

© 2018 The Board of Pensions of the Presbyterian Church (U.S.A.)