



Health Savings Account

Enrollment guide



Get the most from your Health Savings Account Plan

Your health is an investment in your future. And we think you should have the freedom to control that future. That's why the Health Savings Account (HSA) plan through Cigna Healthcare® puts you in charge of how and when you spend your health care dollars.



This HSA user guide provides you with information and tips to help you get the maximum value from your employer's plan. Every time.

Let us help you take charge of your health and your future. Just click on a topic to get started.

Using the guide

Use the navigation on the right to jump to different sections in the document, or simply scroll down if you prefer. To return to this page, click on the HOME button on the bottom right of each page.

Click on the text to find additional information on that topic.

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My Health Savings Account

Your HSA is owned by one person – you!

As the account holder, the IRS requires that you meet certain criteria to open your HSA. You:

- Must be covered under a qualified high-deductible health plan (HDHP) – such as the HSA plan offered by your employer
- Cannot have other health coverage – including a spouse's flexible spending account – unless permitted by the IRS
- Cannot be enrolled in Medicare or TRICARE, or claimed as a dependent on someone else's tax return

Advantages of being in an HSA

An HSA is a tax-advantaged bank account you can open when you are enrolled in a qualified [HDHP](#). The HSA provides a way to save for current and future health care expenses – with tax advantages along the way.

HSAs are commonly referred to as triple tax-advantaged accounts, meaning that:

- Your individual contributions to an HSA can be tax free, up to an annual maximum set by the IRS*
- Earnings on contributions (through interest and investments) can be tax free*
- You can use the money in your HSA, tax free, for eligible health care expenses. Visit [Cigna.com/expenses](https://www.cigna.com/expenses) for a full list of eligible expenses

The IRS and various states outline specific requirements to provide tax advantages.* We will discuss many of those requirements in this user guide.

You own your HSA

Your HSA is owned by you and goes with you if you were to become unemployed, change jobs or retire.

You can:

- Leave the money in your current account
- Transfer the money to another HSA

However, if you make an early withdrawal – or use your HSA for non-eligible expenses – the money will be taxed and/or subject to an additional penalty.

Check with your tax advisor about which option is right for you.

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*HSA contributions and earnings are not subject to federal taxes and not subject to state taxes in most states. A few states do not allow pretax treatment of contributions or earnings. Contact your personal tax advisor for details.

My goals

Whether your goals are to stay healthy, plan for the future or retire with ease, the HSA plan through Cigna Healthcare can help you get there. Choose the profile below that most closely matches your goals and needs to learn how to get the most value from the plan.



I'm healthy and rarely use my health benefits and I'm not sure where my career path may take me. How does the HSA plan work for me?

- Set aside money in a tax-advantaged account to cover unexpected health expenses with the protection of a medical plan that caps the amount you have to pay out of pocket for covered services in any year. [Learn more](#)
- Save money up front with lower plan contributions (compared with most traditional health plans) and tax savings.
- Use your HSA debit card to pay for expenses now or in the future. [Show me how](#)
- Your HSA is owned by you – take it with you if you change jobs or careers.

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Taking care of my family is my top priority. How will the Health Savings Account Plan help to make it easier – and affordable?

- Most plans provide 100% coverage for designated in-network preventive care services*
- Use online tools to help you choose quality, cost-effective medical care for you and your family. [Take me to them](#)
- Set aside dollars in a tax-advantaged account to help pay for qualified out-of-pocket health care bills now or in the future. [Tell me more](#)

*Not all preventive care services are covered. For example, immunizations for travel are generally not covered. See your plan materials for details and a complete list of covered and non-covered services.

My goals



I have kids in college and years left on my mortgage. How can the HSA help me save enough to retire?

- Find expense planning tools and options to help you budget for unpredictable medical costs. [Take me there](#)
- Make catch-up contributions once you reach age 55 to take advantage of tax savings. [Sounds great](#)
- Save specifically for health expenses in retirement – or as supplemental income once you reach age 65. [Show me how](#)

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I worked long and hard. After age 65, how will my HSA help me enjoy retirement and worry less about my health expenses?

- Use funds to pay Employer Sponsored retiree health plan costs or Medicare A, B and D premiums. [That would be so helpful](#)
- Pay for qualified expenses not covered by Medicare – such as dental and vision. [Find out how](#)
- See how funds can be used as supplemental income – subject to income taxes but with no penalty for withdrawal. [Wow – tell me more](#)
- In the event of your death, your spouse can assume your HSA. Or, it can be transferred to your estate where it's taxed at market value. [Learn more](#)

My contributions

One of the biggest advantages of an HSA is the ability to make and receive tax-advantaged contributions. And you have the freedom to choose how – and how much – you contribute to your HSA.*

Because HSAs are governed by the IRS, there are certain rules you must follow to take advantage of those tax breaks. Learn what those rules are – and how they work – so you can make the most of every dollar you contribute.

Basic contribution rules

Although anyone can contribute to your HSA, contributions are typically only made by you – and in some circumstances, by your employer. Contributions can be made in one of two ways.

- Pretax contributions** designated through payroll
- Post-tax contributions, requiring an above-the-line deduction when you file your annual income tax return

If your employer allows pretax contributions through payroll, this is typically the easiest and most beneficial way to contribute to your HSA because it also provides tax relief from various payroll taxes.

Annual maximum contribution limit

The IRS provides maximum annual contribution limits, based on the type of underlying HDHP coverage you have: Single or family. If you have more than one person covered under an HDHP, you are classified as a “family.”

The annual IRS maximum contribution limit applies to all contributions made to your account, regardless of who makes the contribution. The annual maximum contribution limits are as follows.

	2025	2026
Single	\$4,300	\$4,400
Family	\$8,550	\$8,750

*Up to annual IRS limits.

**HSA contributions and earnings are not subject to federal taxes and not subject to state taxes in most states. A few states do not allow pretax treatment of contributions or earnings. Contact your personal tax advisor for details.

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My contributions

Maximum contributions are based on you maintaining enrollment in a qualified medical plan on the first day of the month for all 12 months of the calendar year.

- If you enroll for less than 12 months, you are eligible to contribute 1/12 of the maximum for every month you are enrolled in a qualified HDHP.
- If you contribute the full annual maximum, you must remain enrolled through December 1 of the taxable year and stay continuously enrolled in the plan for an additional 12 months through the end of the following calendar year, to avoid any tax penalties. If you do not meet these requirements, any contributions made in excess of what you were entitled to must be included in your gross income and will be subject to an additional tax.

If you make an excess contribution in error, you may withdraw some or all of the excess contribution under certain circumstances.

See [IRS Publication 969](#) or your tax advisor for further information.

Catch-up contributions

As an extra incentive to save for expenses during retirement, the IRS allows individuals age 55 and older to make an additional \$1,000 catch-up contribution each year. Keep in mind that, if you and your spouse both have an HSA, your combined contribution (minus the catch-up contributions) cannot exceed the family maximum contribution.

Your tax savings

Every dollar you contribute to your HSA is tax exempt,* up to the allowable [IRS annual maximum contribution limit](#). That means the more you contribute, the more you can lower your annual taxes.

For example, depending on your current tax rate, a \$3,500 annual HSA contribution could lower your annual taxes significantly – and save you as much as \$1,400 a year.

\$2,500 annual HSA contribution			
Federal tax rate	State tax rate	Payroll taxes	Estimated annual savings
15%	5%	7.7%	\$945
25%	5%	7.7%	\$1,295
28%	5%	7.7%	\$1,400

This is an example used for illustrative purposes only. Your individual results will vary.

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My contributions

Interest and other earnings

Your HSA dollars roll over from year to year, so you don't need to worry about using the full contribution amount by year-end. In fact, the more dollars you keep in your account, the more interest you will earn – helping you save even more for your health care expenses.

Once you meet the minimum threshold, as specified by your employer's plan, you can choose to move money to an investment account and invest in a variety of mutual funds.*

Money earned through interest and investments is free from federal taxes and most state taxes. Check with your tax advisor to understand your state's specific regulations.**

Visit myCigna.com to access your HSA site.

Rollovers from another HSA or Archer MSA

You can roll over funds from another HSA, or Archer MSA, once every 12 months.

Similar to a 401(k) rollover, the amount rolled over must be deposited within 60 days of receipt from the prior account, and it will not be counted toward your annual maximum-allowed contribution.

For additional information on HSA contributions, including limitations on contributions for partners, or 2% or more shareholders of an S corporation, speak with your tax advisor.

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*Investments are subject to market fluctuation, investment risk and possible loss of principal. You should consult a professional financial advisor prior to exercising any investment options.

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My funds

You can use the money in your HSA – tax free – for qualified out-of-pocket expenses you incur after the date your HSA was established.

If you use your HSA funds for expenses not permitted by the IRS, or prior to the date your HSA was established, your withdrawal will be taxed as ordinary income and you will incur an additional penalty on your withdrawal.

Qualified health care expenses

Use your HSA funds tax free for eligible out-of-pocket health care expenses.

The most common expenses include:

- Office visits
- Surgery, lab work and radiology
- Prescription drugs
- Dental – including orthodontia
- Vision – including eyeglasses and contact lenses prescribed for corrective vision

In addition, you can use your HSA funds tax free for the following insurance premiums.

- Long-term care insurance
- Health care continuation coverage (such as coverage under COBRA)
- Health care coverage while receiving unemployment compensation under federal or state law
- Medicare and other health care coverage if you are age 65 or older (other than premiums for a Medicare supplemental policy, such as Medigap)

Visit [Cigna.com/expenses](https://www.cigna.com/expenses) for a full list of eligible expenses.

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Your HSA lets you choose when and how to access your money.



Accessing my money

Debit card

- Use the Cigna Healthcare-branded Visa debit card to pay for out-of-pocket expenses

Online account access

Access your account online, including the ability to transfer money directly to your personal account for reimbursement.

Checkbook

- You can order a checkbook and write checks to pay for out-of-pocket expenses (deductibles and coinsurance)

Regardless of how you access your HSA funds, all balance and transaction activity is available online at **myCigna.com**® and on the **myCigna**® App.

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My funds



Paying for my family's expenses

You can use your HSA dollars for out-of-pocket expenses incurred by:

- You and your spouse
- Dependents you claim on your tax return
- Any person you could have claimed as a dependent on your tax return, except if:
 - The person filed a joint return
 - That person had a gross income of \$4,050 or more
 - You, or your spouse if filing jointly, could be claimed as a dependent on someone else's tax return

We recommend you consult a tax advisor if you have a domestic partner or child you do not claim on your federal income tax.

Withdrawal deadlines

There are no filing deadlines. As long as the expenses were qualified and incurred after the date the HSA was established, you can withdraw the funds from your HSA at any time, in this year or in future years.

Keep your receipts

The IRS requires you to keep your receipts to show that:

- The funds were used to pay or reimburse qualified medical expenses
- The qualified medical expenses had not been previously paid or reimbursed from another source
- The expenses were not taken as an itemized deduction in any year

You will not need to send these records with your tax return. However, keep them with your tax records in case you are audited.

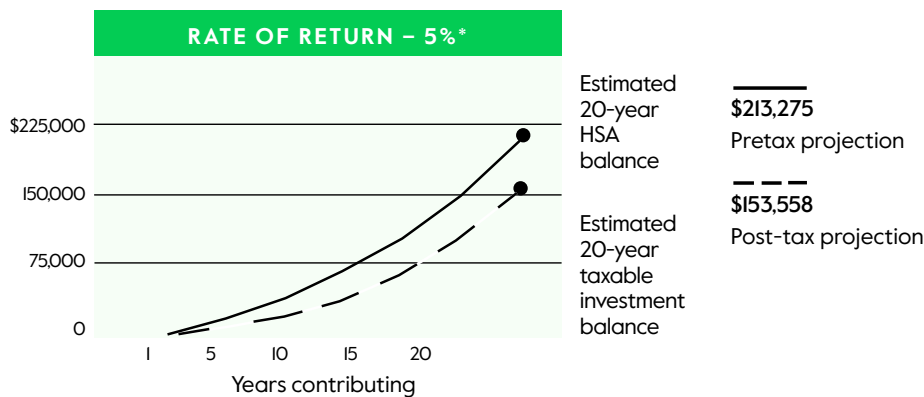
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When you turn age 65, your HSA becomes even more flexible.



Special allowances if you are age 65 or older



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Projected HSA balances vs. taxable investment

You can continue to use your HSA, tax free, for expenses not covered by Medicare or other supplemental insurance – including dental and vision expenses. Or you can use your HSA as supplemental income in retirement.

If you choose to use your HSA as supplemental income in retirement, your withdrawal will be taxed as ordinary income, similar to a 401(k). But once you reach age 65, the penalty for nonqualified distributions no longer applies.

Remember, you roll over whatever HSA dollars you do not use. The HSA belongs to you, regardless of whether you leave your employment or retire. So use your HSA wisely. Your HSA savings can help you manage your out-of-pocket medical expenses now and in the future.

My beneficiary

When you establish an HSA you will be asked to designate a beneficiary. If your spouse is the designated beneficiary, your HSA will be treated as your spouse's HSA after your death.

If your spouse is not your designated beneficiary, the account stops being an HSA and the fair market value of your account becomes taxable to the beneficiary in the year in which you die.

*For illustrative purposes only. Individual results will vary. Assumes a 5% rate of return on investment earnings, a federal income tax rate of 28% and a maximum yearly contribution of \$6,650.

My taxes

After opening an HSA, it's important to know the impact it can have on your annual federal and state income taxes. Understanding the tax benefits, how to file for an HSA deduction and knowing the specific guidelines for your state will help you get the most from your HSA.



Tax advantages

Your HSA helps you lower your annual taxes in three ways.

- **Contributions** – Your contributions can be reduced from your taxable income, either by making pretax payroll deductions or contributing post-tax and listing the contributions on your federal income tax return.*
- **Earnings** – Any interest earned in your HSA cash account and any increase in the value of your mutual fund investments are tax free, meaning that you do not have to list these as taxable income on your federal income tax return. No action is required to report these earnings.*
- **Medical expense payments** – As long as you use the HSA for qualified health care expenses, you do not pay any taxes on the money that you have withdrawn from the account. This means that every time you make a qualified purchase, you are actually saving money.

Visit [Cigna.com/expenses](https://www.cigna.com/expenses) for a full list of eligible expenses.

Tax filing

You will receive a year-end summary and a 5498-SA form from the bank showing any contributions made to your HSA during the calendar year, in addition to the account's fair market value.

Additionally, if you made a withdrawal from your HSA during the calendar year, you will receive a form 1099-SA. If you have not made any withdrawals from your HSA during the calendar year, you will not receive a 1099-SA.

You will need the information on these forms to file for an HSA deduction on your federal income taxes.

Additional information is available in IRS Publication 969 on the [IRS website](https://www.irs.gov). We also recommend you speak with a tax advisor regarding state-specific tax guidelines, as a handful of states do not follow federal guidelines.

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My tools

Your health is an investment in your future. Cigna Healthcare gives you the tools and resources to help you take control of that future and make smart decisions about your health and health spending.



Online and mobile

You have around-the-clock access to all your personalized health information in one convenient location on the myCigna App or website. You can:

- Locate a health care provider in-network
- Find cost-of-care estimates, quality information and cost-efficiency ratings before you receive treatment*
- Access your personal health assessment
- Check account balance information
- View and pay claims, and much, much more

24/7/365

Our Customer Service Advocates are available 24/7/365 to answer your questions – whenever it's most convenient for you.

- Call the number listed on the back of your ID card
- Translation services are available in more than 150 languages and dialects
- 24-hour Health Information Line

Enrollment

Complete the medical enrollment form, online or on paper, for your employer's HSA plan offered through Cigna Healthcare (this is a qualified HDHP that makes you eligible to open an HSA). This form is also used to initiate the opening of your HSA bank account.

Approximately two weeks after you've submitted your enrollment form, you'll receive a Welcome Kit and a separate mailing with your debit card that includes everything you need to manage your account.

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*Quality designations and ratings are not a guarantee of the quality of care that will be delivered to individual patients. Health care professionals and facilities that participate in the Cigna Healthcare network are independent contractors solely responsible for the care provided to their patients. They are not agents of Cigna Healthcare.



The HSA provider and/or trustee/custodian will be solely responsible for all HSA services, transactions and activities related thereto. Neither your employer nor Cigna Healthcare is responsible for any aspects of the HSA services, administration and operation. The information in this brochure is not intended as tax advice. You are encouraged to discuss your specific needs and circumstances with your personal tax advisor.

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, see your plan materials.

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