

Health Savings Account (HSA)

HSAs are an employer-sponsored benefit account for people with a qualified high deductible healthcare plan. Participants make pre-tax contributions into their account and use the funds for out-of-pocket eligible medical expenses for themselves and their dependents.

Triple Tax Savings!

Participants enjoy three major tax benefits:

- Contributions to the HSA are made before taxes, saving on Federal, State, and FICA taxes
- 2. Withdrawals made for eligible medical expenses are tax free
- **3.** Account earnings (interest on the balance and investment income) are tax free

Additional HSA Benefits include:

- You own the account! If your employment status changes for whatever reason, you keep the account forever and can continue using the funds
- Invest your funds once your account balance reaches \$1,000 and grow your account quickly

2023/2024 Annual Contribution Limits

Participants with individual coverage:



2023: **\$3,850**

2024: \$4,150

Participants with family coverage:



2023: **\$7,750** 2024: **\$8,300**

- After age 55, you can make "catch up" contributions of up to \$1,000 over the annual limit
- Use your funds as a retirement account – starting at age 65, any withdrawals for non-qualified expenses are taxed as regular income

Eligible Expenses

See pages 6-7 for a list of eligible medical expenses. Contact your Benefits Representative for more details.



Customer Service
Toll-Free 877-685-0655
benefits@datapathadmin.com
datapathadmin.com
PO Box 55068
Little Rock, AR 72215











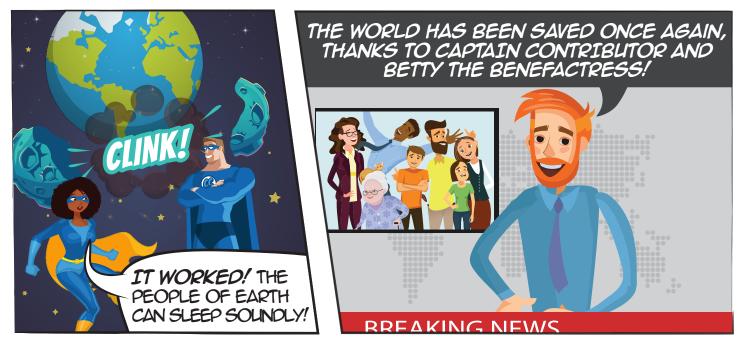
















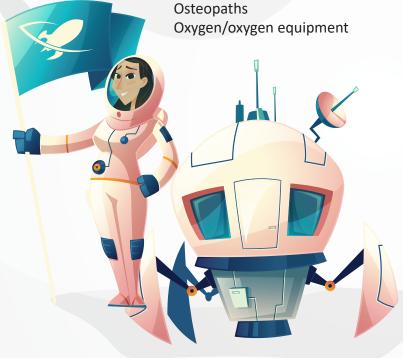
The following is a list of eligible expenses. For more detailed information, see IRS Publication 502.

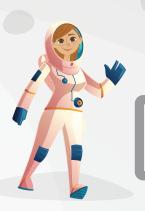
Drug addiction treatment &

Acupuncture
Alcoholism treatment
Allergy shots and testing
Ambulance (ground or air)
Artificial limbs
Blind services and equipment
Car controls for handicapped*
Chiropractor services
Coinsurance and deductibles
Contact lenses
Crutches, wheelchairs, walkers
Dental treatment
Dentures
Diagnostic tests
Doctor's fees

facilities Drugs (prescription) Eye examinations and eyeglasses Home health and/or hospice care Hospital services Insulin Laboratory fees LASIK eye surgery Medical alert (bracelet, necklace) Medical monitoring and testing devices* **Nursing services** Obstetrical expenses Occlusal guards Operations and surgeries (legal) Optometrists Orthodontia Orthopedic services Osteopaths Oxygen/oxygen equipment

Physical exams Physical therapy Psychiatric care (psychologists, psychotherapists) Radial keratotomy Schools (special, relief, or handicapped) Sexual dysfunction treatment Smoking cessation programs Surgical fees Television or telephone for the hearing impaired Therapy treatments* Transportation (essentially and primarily for medical care; limits apply) Vaccinations Vitamins* Weight loss programs* X-rays





OTC MEDICATIONS AND PRODUCTS

Acne medications & treatments
Allergy & sinus, cold, flu & cough
remedies
Antacids & acid controllers
Antibiotic & antiseptic sprays,
creams & ointments
Anti-diarrheals
Anti-fungals
Anti-gas & stomach remedies
Anti-itch & insect bite remedies
Anti-parasitics
Digestive aids
Baby care (diaper rash ointments,
teething gel, rehydration fluids,
etc.)

Bandages and bandaids Breast pumps for nursing mothers **Braces & supports** Contact lens solution Contraceptives (condoms, gels, foams, suppositories, etc.) **CPAP** equipment & supplies Diabetic testing supplies/equipment Durable medical equipment (power chairs, walkers, wheelchairs, etc.) Eczema & psoriasis remedies Eye drops, ear drops, nasal spravs First aid kits Hemorrhoidal preparations

Home diagnostic (pregnancy tests, ovulation kits, thermometers, blood pressure monitors, etc.) Hydrogen peroxide, rubbing alcohol Laxatives Medicated bandaids & dressings Menstrual care products Motion sickness remedies Nicotine patches and other smoking cessation aids OTC varieties of Insulin Pain relievers (aspirin, ibuprofen, acetaminophen, naproxen, etc.) Personal protection equipment (PPE) Reading glasses Sleep aids & sedatives Wart removal remedies, corn patches



MINASTU

ASTRODIE

EPLANT

KTRECO

BLOCKAHEL

WHAT DO YOU CALL THE ADDITIONAL \$1,000 HSA CONTRIBUTION YOU CAN MAKE AFTER AGE 55? SOLVE:



For more Adventures of Captain Contributor, and to learn how you can make the most of your hard earned dollars, ask your third party administrator about FSA, DCAP, and HSA accounts.

Visit captaincontributor.com for more adventures, or follow him on social media:



Looks like real aum.

but turns people

into **pickles**! Your

siblings will never





your new do looking great with an invisible helmet! May not be safety-approved; check local and state laws.







This stuff will have them sneezing for hours! Powerful! Just a pinch in the air can send an entire room into sneezing fits. Try some out on your neighbor's kid TODAY!





It's...YOU with your own rocket jetpack! Be sure to wear vour invisible helmet when flying.





*Uranium fuel-rods not included. Get your parents' permission.



You can pay **COBRA** premiums with an HSA.

> Jrue :Y9W2NA

THANKS FOR READING!

This comic book is provided by your third party administrator in conjunction with DataPath, Inc. It may not be reproduced for any reason without express written consent.



© Copyright 2023 DataPath, Inc. | dpath.com v112723

GET A CAPTAIN CONTRIBUTOR BODY



in just 7 days! Become a lean, mean, benefits knowledge machine in just 7 days. Results may vary.

None of this is actually for sale. Surely you realize it's simply for entertainment purposes.

DataPath

Administrative Services

Customer Service

Toll-Free 877-685-0655 benefits@datapathadmin.com datapathadmin.com PO Box 55068 Little Rock, AR 72215