



Health Savings Account (HSA)

YOUR KEY TO SMART, TAX-FREE HEALTHCARE SAVINGS!

If you're enrolled in the **HDHP 1 or HDHP 2 medical plan**, your **Health Savings Account (HSA)** is one of the most powerful tools available to help you manage healthcare costs — today and in the future.

WHY IT'S A SMART CHOICE

- **Triple tax advantage:** Tax-free contributions, tax-free growth, and tax-free withdrawals for qualified expenses.
- **Pre-tax contributions:** Deductions are taken directly from your paycheck before taxes.
- **Rollover and portability:** Unused funds roll over each year and remain yours—even into retirement.
- **Long-term savings:** Funds earn tax-free interest and can be invested for growth.

ADDITIONAL ADVANTAGES

- **Employer match:** Thompson Thrift matches up to **\$30 per pay period** (up to **\$780 annually**).
- **Flexibility:** You choose how much to save and when to spend.
- **Convenience:** Use your **HSA debit card** to pay for eligible medical expenses directly.

ACCOUNT SETUP

After enrolling and electing contributions:

- You'll receive a **welcome letter** and **HSA debit card** (sent separately) within **7–10 business days**.
- The welcome letter includes instructions to set up your **online account** with **UMB**.

2026 CONTRIBUTION LIMITS (IRS)

- **Individual coverage:** \$4,400
- **Family coverage:** \$8,750
- **Catch-up contribution (age 55+):** \$1,000

Learn more at www.umb.com/hsa