2026* HSA-Compatible HDHP Amount

	Self-only Coverage	Family Coverage
Minimum Annual Deductible	$1,700	$3,200
Maximum out-of-pocket expenses	$8,050	$16,100
Age 55+ catch-up contribution: +$1,000/year		

*To deposit for a prior tax year, contact CorePlus directly. Consult your tax advisor. Membership eligibility required.

What is an HDHP?

A High Deductible Health Plan must meet the IRS minimums above. Limitations are subject to annual cost-of-living adjustments. You must be enrolled in an HDHP to open an HSA

Penalty Note

You will not have to pay income tax or penalty tax on the money withdrawn from your HSA for qualified medical expenses. Qualified medical expenses generally include most medical, dental, and vision care expenses not covered by insurance that are incurred by you, your spouse, or your dependents after your HSA is opened. IRS Publication 502, Medical and Dental Expenses, contains a partial list of qualified medical expenses.

HSA distributions that are not used for qualified medical expenses are subject to ordinary income tax and, if taken before age 65, a 20 percent penalty tax (unless the HSA assets are distributed after you become disabled or die).

You may want to visit with a competent tax advisor before making HSA contributions or taking HSA distributions.

HSA Checklist

Before you enroll, have ready:

- [ ] Social Security Number
- [ ] Date of birth
- [ ] Street address
- [ ] Contribution source
- [ ] Valid driver's license with current address

Current CorePlus members

- [ ] HSA Application
- [ ] HSA Contribution Eligibility form

New to CorePlus

- [ ] As little as $0.01 deposit to Savings
- [ ] Account
- [ ] HSA Application
- [ ] HSA Contribution Eligibility form

[1]APY = Annual Percentage Yield. Rates effective as published and subject to change. Membership eligibility required. Must maintain a CorePlus HSA associated with a qualified HDHP.

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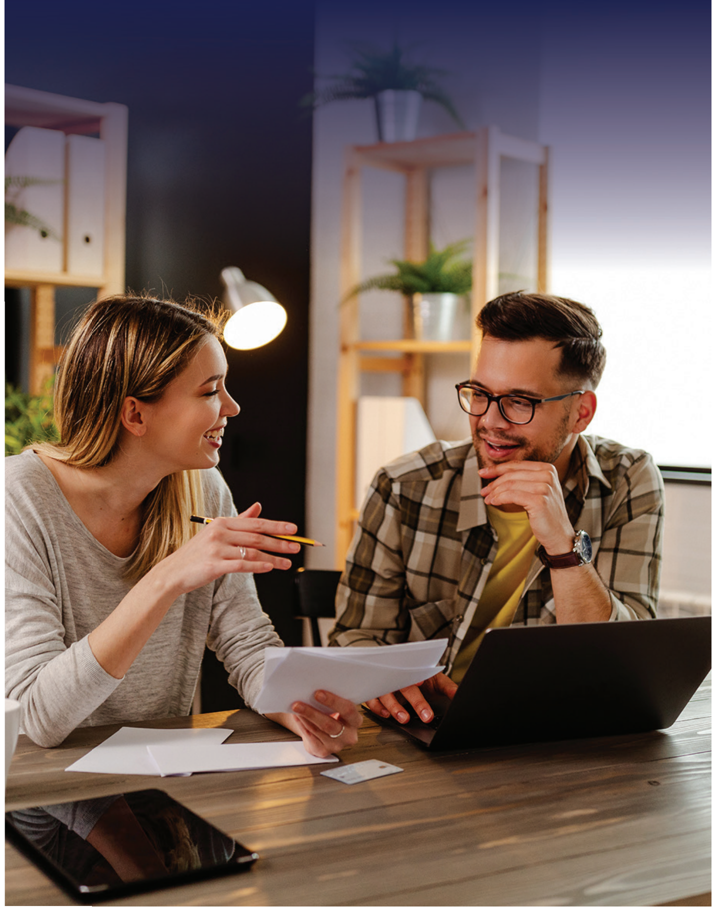
Pawcatuck ·Plainfield · Waterford

2026 Health Savings Accounts

Your Health. Your Savings. Your Advantage.



COREPLUS CREDIT UNION

CorePlus.org
860.886.0576

Opening Your CorePlus HSA

1. **Enroll in an HDHP**
   Qualify with a High Deductible Health Plan
2. **Open your CorePlus HSA**
   Apply as a current or new CorePlus member
3. **Fund your account**
   Via payroll deduction, direct deposit, transfers, or branch deposit
4. **Use funds for qualified expenses**
   Pay by HSA debit card or check, tax-free Health Plan
5. **Watch your savings grow**
   Unused funds roll over every year — no expiration

What is an HDHP?

Unlike FSAs, HSA funds never expire. You own your account — it moves with you if you change jobs or health plans. Balances accumulate year over year, helping you build a dedicated healthcare nest egg for retirement.

Triple tax advantage

- Contributions may be tax-deductible
- Earnings grow tax-free
- Qualified withdrawals are tax-free

Pay for:

- Doctor visits & prescriptions
- Dental & vision care
- Medical equipment & more

Frequently Asked Questions

How do I qualify?

You must be enrolled in a qualified HDHP, not covered by another non-HDHP plan, not entitled to Medicare, and not claimed as a dependent on another's tax return.

Can I roll funds over?

Yes — tax-free rollovers from another HSA or MSA are allowed anytime. A one-time rollover from an IRA or FSA is permitted up to the annual contribution limit.

Are there contribution limits?

Yes — see the 2026 IRS limits on the front panel. It's your responsibility to ensure contributions don't exceed the maximum. Age 55+ may add a $1,000 catch-up contribution.

What reporting is available?

CorePlus provides monthly statements summarizing contributions and disbursements. Required tax forms are sent to you and the IRS annually to assist with year-end preparation.

What are my responsibilities?

Keep contributions within IRS limits, ensure distributions are for qualified expenses, and retain all

HSA Money Market Rates

Grow Your Health Savings Faster

The CorePlus HSA Money Market combines the tax advantages of an HSA with competitive tiered dividend rates. Higher balances earn more.

Balance	APY[1]
Under $2,000	0.25%
$2,000 - $9,999	2.50%
$10,000 - $24,999	3.00%
$25,000+	3.50%

How to Contribute

For pre-tax contributions, use payroll deduction.

You may also contribute via:

- Automatic draft from another institution (routing: 211178598)
- Call 24/7, online banking, or mobile check deposit
- In-person at any CorePlus branch