

HSAs: Healthcare Benefit, Retirement Strategy – Or Both?

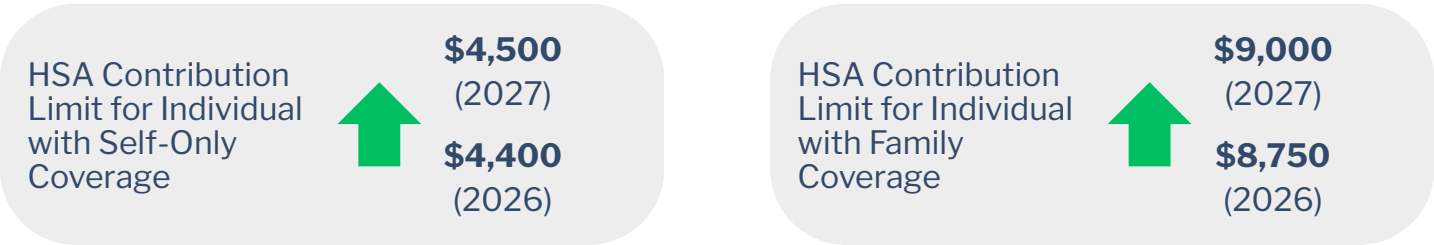
HSAs by the Numbers



HSAs vs. 401(k)s



IRS Updates



*Individuals who are age 55 or older by the end of the taxable year may continue to make an additional catch-up contribution of \$1,000.

Action Items for Plan Sponsors

- Review HDHP design alongside the HSA strategy
- Evaluate whether the HSA program preserves ERISA safe harbor status
- Evaluate an integration with broader retirement and financial wellness initiatives
- Monitor vendor fees, investment menus and participant engagement