

# HEALTH SAVINGS ACCOUNT (HSA)

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## Using An HSA

A Health Savings Account, or HSA, allows you to pay for qualified medical expenses with tax-free money.

To qualify for an HSA, you must have a high deductible health plan, otherwise known as an HDHP. In general, you can use the money in your HSA to pay for deductibles, copayments, and other expenses not covered by your health plan, like dental or vision expenses.

It can also be used to cover transportation and lodging when related to health care.

If you don't use all the money in your account by the end of the year, don't worry. The money rolls over from year to year. An HSA is also portable, so you can take it with you if you change employers.