ROCKY MOUNTAIN reserve

Health Savings Account (HSA)

2026 USER GUIDE

What is an HSA?

A Health Savings Account (HSA) is a powerful way to save for current and future medical expenses—tax free. You deposit funds into an HSA bank account either via payroll deductions or individual contributions and then can use those funds to pay for eligible medical expenses.

Know the Rules

- **Eligibility:** You must be enrolled in a qualified High Deductible Health Plan (HDHP) in order to make contributions to your HSA.
- **Enrollment:** You can enroll in an HSA during your employer's open enrollment period. Contribution amounts can be changed throughout the year as desired.
- **Contribution Limit:** The amount you can contribute is limited by the IRS and changes each year. Those age 55 and older can make a $1,000 catchup contribution each year to their own HSA account.
- **Eligible Expenses:** An HSA can only be used for eligible medical expenses not covered by your insurance. If money is withdrawn for anything else it may be subject to taxes and penalties. Eligible expenses for yourself, spouse, and/or dependents all qualify.
- **Portability:** Your HSA funds and account belong to you. You do not need to spend them in a certain time period and they remain yours even if you change employment, change medical coverage, move, etc.
- **Medicare:** Once enrolled in Medicare, participants are no longer eligible to contribute to an HSA. However, the funds in the HSA are still owned by the account holder and can be used to pay for medical expenses tax-free.

What Expenses Qualify?

Common Eligible Expenses:

- Medical co-payments and deductibles
- Prescriptions, and some OTC medications.
- Dental (excluding cosmetic)
- Eye Exams, Glasses, & Contacts

Ineligible Expenses:

- Cosmetics (goods & services)
- Vitamins (unless prescribed for a medical condition)

Scan or Click
to search for more eligible expenses

Tax Savings

Triple Tax Advantaged

1. Tax-free Contributions When you make qualified HSA contributions, any money you put into an HSA is done pre-tax.
2. Tax-free Growth Your HSA balance can be saved and invested. Any earnings grow tax-free.
3. Tax-free Withdrawals When you take money from you HSA account to pay for eligible medical expenses the money comes out tax-free

IRS Limits

	2025	2026
Individual	$4,300	$4,400
Family	$8,550	$8,750
Catchup	$1,000	$1,000

HSA Investing

Maximize the power of your HSA by investing. HSA investments supercharge your HSA into a long-term savings & wealth building tool.

Only a **$500** minimum balance required to start investing

Savings on **Autopilot**. Set up automated transfers into your investment account.

Visit rockymountainreserve.com for additional information

Using HSA Funds Is Easy!

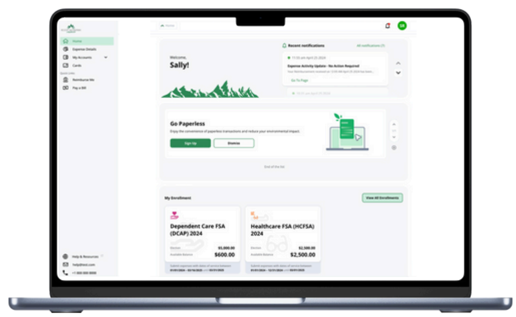
Pay With Your HSA Debit Card

- **Easy & Convenient:** payments come directly from your HSA, no need to pay out-of-pocket first
- **One Card:** The RMR card intelligently allocates funds between your HSA and other accounts
- **Save Your Receipts:** occasionally you will be asked to provide RMR with your receipt, per IRS rules

Pay Out-Of-Pocket & Get Reimbursed

- **Mobile App & Online:** submit reimbursement requests easily right from your phone or computer
- **Fast Reimbursement:** Funds can be sent quickly via Direct Deposit, Venmo*, or Paypal*

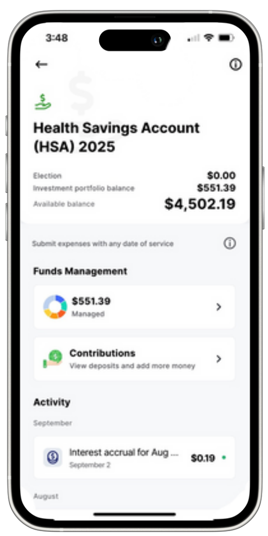
**additional fees apply for instant reimbursement options*



Accessing Your Account

1. Navigate in your browser to: **user.rmrbenefits.com**
2. Select **Register**
3. Enter your Date of Birth and Unique ID (likely your 9 digit SSN)
4. Fill in or choose your required login & password information
5. **Verify your email**
   After registering, you'll receive an email. You must click the verification link in that email to fully register your account
6. **Enter Your Debit Card #**
   If your account has a debit card you'll need to enter the last 4 digits of your card number after logging into the portal

Mobile App



RMR Benefits

4.8 ★★★★★

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