



MARCH HAPPINESS

BRACKET

Pay for QME

Owned by account holder

Pay COBRA or Medicare premiums

HSAs earn interest

Employer contributions tax-deductible

Can invest HSA funds

Tax-free spending on QME

Reimburse from HSA

Non-payroll contributions tax-deductible

Catch-up contributions

Unused funds never expire

Lowers taxable income

Tax-free growth on interest/investing

Employer saves on FICA taxes

Pre-tax contributions

No tax penalty for non-QME spending after 65

