

Health Savings Account



Renasant HSA Checking¹

- The ideal complement to your High Deductible Health Plan (HDHP). HSA Checking lets you invest your healthcare dollars wisely to cover current and future medical / health expenses.
- Deposits for qualified medical expenses are tax-deductible.
- Interest earned each month is tax-free.
- Withdrawals for qualified medical expenses are tax-free.
- Unspent balances carry over from year-to-year.

¹ You must meet certain requirements defined by the IRS to be eligible to open an HSA and receive the benefits. Contact your tax professional to determine your eligibility.

HSA Account Features

- \$50 minimum opening deposit
(*Minimum deposit is waived for MUW/MSMS enrollments through payroll deduction.*)
- Monthly Maintenance Fee waived with eStatements or minimum balance of \$1,000 or more; otherwise, \$7.50 per month
- Complimentary Renasant HSA Debit Mastercard®
- Free online banking with online bill pay
- Health savings accounts are portable, meaning they go with you if you change jobs



Contribution Limits

Tax year	HDHP Coverage	Standard Limit	Catch-Up Limit
2026	Self-Only	\$4,400*	\$1,000*
	Family	\$8,750*	\$1,000*

* Subject to annual cost-of-living adjustments.



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