

WEX Health

If you enroll in the bank offered High Deductible Health Plan, you may also enroll in a Health Savings Account (HSA).

You have options with an HSA... Contributions into your HSA allow you to set aside money from your paycheck before taxes are deducted. This money can be used to pay for eligible medical, dental, and/or vision out-of-pocket expenses (this includes deductibles, coinsurance, COBRA premiums, retiree premiums after age 65, and long-term care premiums) or you can allow your contributions to accumulate year over year, growing tax-deferred, to build wealth!

You Should Know! Unlike the Healthcare FSA, you can only withdraw up to the dollar amount in your HSA account to pay for qualified medical expenses and your account is fully portable, meaning if you should ever leave Bank OZK, the money is yours to take with you.

2026 HSA Contribution Limits	
Individual	\$4,400
Family	\$8,750
Age 55+ Individual	\$5,400
Age 55+ Family	\$9,750

When opening an HSA, all financial institutions must verify your identity to comply with the Customer Identification Program (CIP) under the USA PATRIOT ACT. This includes verifying information such as: your name, date of birth, physical street address, or social security number.

Employer Match!

Bank OZK will **MATCH** your HSA contributions, dollar for dollar, up to **\$550** for individuals and up to **\$750** for Family per year (for employees who elect to participate in the 2026 High Deductible Health Plan (HDHP) and who elect to contribute to a Health Saving Account.)

During enrollment, you specify how much you want to contribute into your HSA for the year, up to the IRS maximums noted on this page.

The IRS maximum does include employer contributions.

If you have family members who are not on your health plan but you file a federal tax return that includes them as either a joint filer or dependent, you may use your HSA funds to also pay for their qualified out-of-pocket expenses.

If you are enrolling in an HSA but have rollover FSA dollars, those FSA dollars will need to be rolled into a Limited Purpose FSA and can only be used for qualified dental and vision out-of-pocket costs.

HSA Eligibility Requirements as Defined by the IRS:

- You are not claimed as a dependent on someone else’s tax return
 - You are covered under a High Deductible Health Plan and have no other type of health coverage
 - You and your covered spouse are not participating in a Healthcare Flexible Spending Account (this does not include a Limited Purpose FSA)
 - You are not enrolled in Medicare
- Visit www.wexinc.com, select Login, then Benefits Accounts, and then select a Participant Accounts option. This page provides login buttons for accessing your online account, along with helpful resources like a benefits knowledge base, a link to current eligible expenses, and chat.