



YOUR HSA WELCOME PACKET

- How to access your account
- How to make contributions
- Using your HSA
- Investment options
- Helpful Resources

MANAGING YOUR ACCOUNT

Online Banking Portal

View your HSA funds anytime by logging into your Gulf Coast Educators FCU Online Banking Portal at www.texaseducatorshsa.com.

New Gulf Coast Educators FCU Member - If you are a new GCEFCU member and have never logged in to see your HSA before, you can enroll in online banking by visiting www.texaseducatorshsa.com and clicking "First Time Users Click Here" on the Online Banking Login box in the top right-hand corner of the screen.

Existing Gulf Coast Educators FCU Member - If you are already a GCEFCU member with online banking set up, you may simply log in as normal and your HSA will be available to view in your accounts section.

Free Online Banking Features

Your Gulf Coast Educators FCU Online Banking Portal has many features and free tools available:

- Check your HSA balance anytime & from anywhere
- Review past transactions
- Make additional contributions by transferring funds to your HSA from other accounts
- Pay medical bills using our free BillPay feature
- Free credit monitoring with monthly credit score & report updates
- Budgeting & savings goal tools

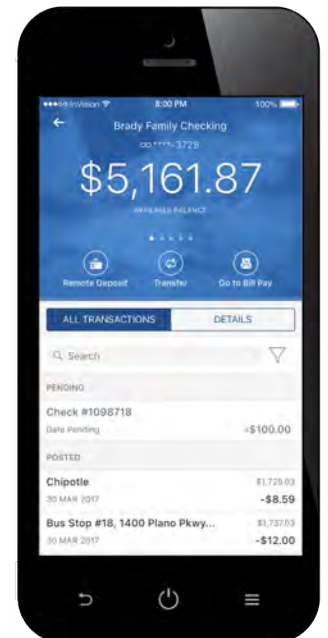
Download the Mobile App

Manage your HSA money anytime and anywhere with the Gulf Coast Educators FCU Mobile App. You can download the GCEFCU mobile app for free from the App Store or Google Play by searching "Gulf Coast Educators Federal Credit Union." You can also text "Apple" or "Android" to 281-843-8611 to have the download link sent straight to your phone.

Mobile App Features

Accessing your HSA money is quick and simple with the GCEFCU mobile app. Check out some of our free mobile app tools:

- **Snapshot:** View your HSA balance without logging in
- **Remote Deposit:** Make additional contributions by depositing a check by taking a picture of it
- **SavvyMoney:** Monitor your credit score & report
- **BillPay:** Pay medical bills from your GCEFCU mobile app
- **Mobile Alerts:** Set up push notifications for balance updates and more



MAKING CONTRIBUTIONS

How to Make Contributions

There are several easy ways you can deposit money into your HSA:

- Direct Deposit** - You can have a portion of your payroll check directly deposited into your HSA each pay period. To adjust the amount that you would like deposited, please contact your school district's benefits team.
- Mobile Check Deposit** - Deposit checks into your HSA by taking a picture with your phone. You must have the Gulf Coast Educators FCU mobile app downloaded in order to use this feature.
- Transfers in Online Banking** - If you have other GCEFCU accounts, you can make transfers to your HSA directly within online banking. You can also add external accounts from another credit union or bank into your GCEFCU online banking portal. Once you have them added, you can transfer to and from those accounts, all within one platform. There is no charge for this service, with deposits taking up to 5 business days to process.
- In Person** - You can make deposits to your HSA at any Gulf Coast Educators FCU location. After hours, you can use our night drop, which will be processed the next business morning.
- By Mail** - Mail your deposit to: GCEFCU, 5953 Fairmont Parkway, Pasadena, Texas 77505 (checks only, please do not mail cash).
- Existing HSA Transfer** - If you already have an existing HSA at another administrator, you may rollover those funds into your new Gulf Coast Educators FCU HSA by completing a Direct Transfer Form online at www.texaseducatorshsa.com.

Contribution Limits

As long as you don't go over the annual limits that apply to your type of insurance coverage, you can contribute as much as you want, as often as you want, throughout the year until your tax return due date (generally April 15 of the following year). View the current HSA contribution limits in the table below. These limits are subject to annual cost-of-living and pro-rated adjustments.

	2025 Contribution Limit	Catch Up Contribution Limit*
Individual Coverage	\$4,300	\$5,300
Family Coverage	\$8,550	\$9,550
*Individuals age 55+ may make additional contributions up to this limit.		
	2026 Contribution Limit	Catch Up Contribution Limit*
Individual Coverage	\$4,400	\$5,400
Family Coverage	\$8,750	\$9,750
*Individuals age 55+ may make additional contributions up to this limit.		

USING YOUR HSA

Your HSA Debit Card

Your HSA debit card will be mailed to your home address. You will need to call the number on the card to activate it and set up your PIN. You may use your HSA debit card anywhere that accepts VISA. We recommend keeping track of your HSA expenses by using our HSA Expense Tracker sheet included in this packet.



**GULF COAST EDUCATORS FCU
HSA VISA® DEBIT CARD**

If you did not receive a debit card or if you need to order a replacement one, please give us a call at 281-487-9333 and we will be happy to have one shipped directly to you.

You can access your digital debit card by logging into Online Banking or the Gulf Coast Educators FCU Mobile App.

Qualified Medical Expenses

Your HSA funds can be used to pay for any qualified medical expenses, including:

- Your health insurance deductible
- Co-payments for medical care
- Prescription drugs
- Vision bills
- Dental bills

You can view the full list of qualified medical expenses by going to www.irs.gov and downloading IRS Publication 502. If you are unsure if an expense is eligible or not, please consult with a licensed tax advisor.

INVESTMENT OPTIONS FOR YOUR HSA

myHSAinvestments

What is myHSAinvestments?

myHSAinvestments is a suite of mutual funds available to you through Gulf Coast Educators FCU that allows you to invest a portion of your health care dollars in a variety of widely recognized mutual funds covering a spectrum of asset classes. The ability to invest in mutual funds gives you the potential to grow your HSA balance and save for future health care expenses.

How does the account work?

myHSAinvestments are self-directed investments, but are still considered part of your HSA for tax purposes. This means you choose from the available list of funds in which to invest a portion of your HSA dollars. Any earnings from your HSA investments grow tax free.

Do I need to understand investing to use myHSAinvestments?

You do not need to be experienced at investing to use myHSAinvestments. Start by visiting myHSAinvestments.com and selecting the "Learn More" button on the "Home" page, and you will be guided through the set-up process.

What research tools are available to me in myHSAinvestments?

Mutual fund prospectuses and Morningstar reports can be found on the myHSAinvestments website. Under "Tools and Education," you will find the "HSA Guided Portfolio" to help you select investments that fit your objectives, and a variety of other HSA resources to help you get the most out of your HSA.

What is HSA Guided Portfolio?

HSA Guided Portfolio is a planning tool that helps you make the most appropriate investments for your objectives and risk tolerance. Think of it as: "We Guide, You Choose."

After completing a few simple questions about your risk tolerance, how you intend to use your HSA investment account, and your need to access the money in your myHSAinvestments account, a potential allocation mix is provided.

This allows you to choose your investment options; select the rebalancing timing that meets your needs; and enroll in the auto-rebalance option, which automatically rebalances your investment assets on a monthly, quarterly, or yearly cycle.

What does it cost to use myHSAinvestments?

When you activate your myHSAinvestments account, you pay a 0.50 percent annual fee invoiced quarterly (0.125 percent per quarter or \$1.25 per \$1,000 of account value).

The minimum quarterly myHSAinvestments account service fee is \$5.00. This will be deducted from your myHSAinvestments account each quarter, around the tenth business day of the month following the end of the quarter that your myHSAinvestments account was opened. Standard expense ratios and fees inside the mutual funds may apply based on the funds you choose.

Enrolling in myHSAinvestments

Enrolling at myHSAinvestments.com is easy:

Step 1: Visit myHSAinvestments.com and complete the short application linking your HSA account to the investment platform.

Step 2: You will need to enter your Health Savings Account number and ABA routing number, which is 313087286, as well as a few pieces of identifying information. Then you can select your initial investment elections.

Step 3: Once you enroll, your HSA number and requested balance information will be verified.

Step 4: When the account has been verified, an ACH transfer will move the money from your HSA to your myHSAinvestments account and invest the money into your initial investment elections.

Step 5: You will receive a confirmation email from myHSAinvestments notifying you when the account has been set up. At this point, you can view your new account.

myHSAinvestments

EMPLOYEE FAQ - HEALTH SAVINGS ACCOUNTS

What is a Health Savings Account (HSA)?

An HSA is a tax exempt savings account that you can use to pay for qualified medical expenses, such as your deductible, co-payments for medical care and prescription drugs, or vision and dental care bills. To qualify for an HSA, you must be enrolled in a High Deductible Health Plan (HDHP).

How does an HSA work?

Every pay period, you will have a small portion of your check deposited into your HSA pre-tax. You can use your HSA debit card to purchase and pay for any qualified expenses.

Where can I use my HSA debit card?

You can use your HSA debit card anywhere that accepts VISA. You are responsible for ensuring that your purchase is a qualified medical expense.



**GULF COAST EDUCATORS FCU
HSA VISA® DEBIT CARD**

What happens if I make a purchase with my HSA debit card that is not a qualified medical expense?

HSA distributions not used for qualified medical expenses are subject to ordinary income tax and, if taken before age 65, a 20% IRS penalty tax (unless the distribution is because of death or disability).

What are qualified medical expenses?

Health plan deductibles, co-payments for medical care and prescription drugs, or vision and dental care bills. You can view the full list of qualified medical expenses by visiting the IRS' website and viewing Publication 502.

What happens to the funds I don't use in my HSA at the end of the year?

The money that is contributed to your HSA continually rolls over every year and any dividends earned are also tax free.

How can I check my HSA balance?

You can check your balance by logging in to your online banking portal, through your GCEFCU mobile app, or by calling us at 281-487-9333.

Am I eligible for an HSA?

You are eligible for an HSA if you meet all of the following criteria:

1. You are covered under a High Deductible Health Plan
2. You are not covered under a secondary health plan that is not an HDHP
3. You are not enrolled in Medicare and have not received VA medical benefits within the last three months
4. You are not eligible to be claimed as a dependent on another person's tax return.

Does my HSA earn dividends?

Yes! You can view current HSA rates by visiting www.texaseducatorshsa.com. You also have the option to invest your HSA funds using myHSAinvestments to grow your Health Savings Account even faster.

How do I enroll in online banking?

If you are a new Gulf Coast Educators FCU member and have never logged in to see your HSA before, you can enroll in online banking by visiting www.texaseducatorshsa.com and clicking "First Time Users Click Here" on the Online Banking Login box in the top right-hand corner of the screen.

How much can I contribute to my HSA?

You can make as many pre-tax contributions to your HSA as you'd like, as long as you don't exceed the annual limit set by the IRS. The current year's limits are displayed in the table below.

2025 Maximum HSA Contribution Limits

These limits are subject to cost of living adjustments.

2025

Individual Coverage	\$4,300
Family Coverage	\$8,550
For individuals 55+ years old, add \$1,000.	

2026

Individual Coverage	\$4,400
Family Coverage	\$8,750
For individuals 55+ years old, add \$1,000.	

For more information, please call

281-436-5499

Helpful Resources

Contact Us

We are here to help answer any questions you may have. For questions regarding your HSA, please contact your Gulf Coast Educators FCU HSA team. For any benefits questions or concerns, you may contact your district's Benefits Team.

Gulf Coast Educators FCU HSA Team

Phone: 281-436-5499

Email: hsa@gcefcu.org

www.texaseducatorshsa.com