



Save. Spend. Stay Healthy.

Your Guide to Using Your New HSA.



Health Savings Account Basics

Health Savings Account funds can be used to pay for out of pocket medical expenses, such as your deductible, co-payments for medical care, prescription drugs, or vision and dental bills. To learn more about your new HSA and its great benefits, read over the information below, or visit www.texaseducatorshsa.com.

Get the Most Out of Your Health Savings Account



Tax-Free Contributions

Make tax-free deposits to your HSA straight from your paycheck. Make sure to check the IRS maximum contribution limit each year.



Investing Your HSA Funds

You have the option to invest a portion of your HSA funds. If you plan to save more than you spend, this may be a wise option for you.



Debit Card for Qualified Expenses

You can use your HSA debit card to purchase & pay for any qualified expenses. Your card can be used anywhere that accepts VISA.



No Use It Or Lose It Policy

Unlike a Flexible Spending Account (FSA), HSA funds can be rolled over and used the following year. The funds are yours to keep.



HSA Store Coupon

Visit the HSA Store to shop online for all HSA eligible products. Use code SHOP25 at checkout to receive \$5 off your purchase.



Access Your Funds Anywhere

Create an online banking account to manage your money and debit card online. Download the GCEFCU mobile app and have 24/7 access to your funds.

Questions? Give us a call at 281-487-9333



Making HSA Contributions

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

How to Make Contributions to 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 deposits 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

	2025	2026
 Individual Coverage	\$4,300	\$4,400
 Family Coverage	\$8,550	\$8,750

*For individuals 55+ years old, add \$1,000.

