

**Subject line:** It's not too late to maximize your 2023 HSA contribution  
**Preheader:** Contribute up to the tax deadline and invest it in your HSA

[View in your browser](#)



[First Name] [Last Name]

[Secure Login](#)



## Start 2024 by maxing out your HSA for 2023

Did you know that you can make contributions to your HSA for last year right up until Tax Day? That means you can add to your HSA savings, and even max them out, giving you more tax-free funds to invest or spend.

[Make a 2023 contribution](#)

Your contributions, any investment growth, and funds used to pay for qualified medical expenses are tax-free\*.

Any after-tax HSA contributions made to your HSA are deducted from your taxable income when you file your taxes, so they could increase your tax refund or at least decrease what you owe.

**Keep in mind the annual IRS contribution limits for 2023:**

Type of Coverage	Max Contribution
Individual health care coverage	\$3,850
Family health care coverage	\$7,750
Additional catch-up contribution (if age 55 or older)	\$1,000

Remember, your HSA funds are carried over from year to year, so they always stay with you.

Can't get to it right now? Add a reminder to your calendar to contribute before the Tax Day deadline.

[Download calendar invite](#)

Select the button above, select download, open the file, and save it to your calendar.

Download the free Fidelity Health® app to manage your accounts whenever—and wherever—you want.



[Privacy Policy](#) | [Terms of Use](#)

\*With respect to federal taxation only. Contributions, investment earnings, and distributions may or may not be subject to state taxation. See your tax professional for more information on the state tax implications of HSAs.

The information in this e-mail is intended solely for the attention and used of the named addressee. The message or any part thereof must not be disclosed, copied, distributed or retained by any person without authorization of the addressee.

Please do not reply to this message. This mailbox is not monitored and you will not receive a response.

Apple and the Apple logo are registered trademarks of Apple Inc. App Store is a registered service mark of Apple Inc. Android and Google Play are registered trademarks of Google LLC.

NetBenefits and the Fidelity Investments and pyramid design logo are registered service marks of FMR LLC.

Fidelity Brokerage Services LLC, Member NYSE, [SIPC](#), 900 Salem Street, Smithfield, RI 02917

© 2023 FMR LLC. All rights reserved.

1118110.1.0