2025 · WILL THE DISTRIBUTION FROM MY HSA BE TAX & PENALTY-FREE?

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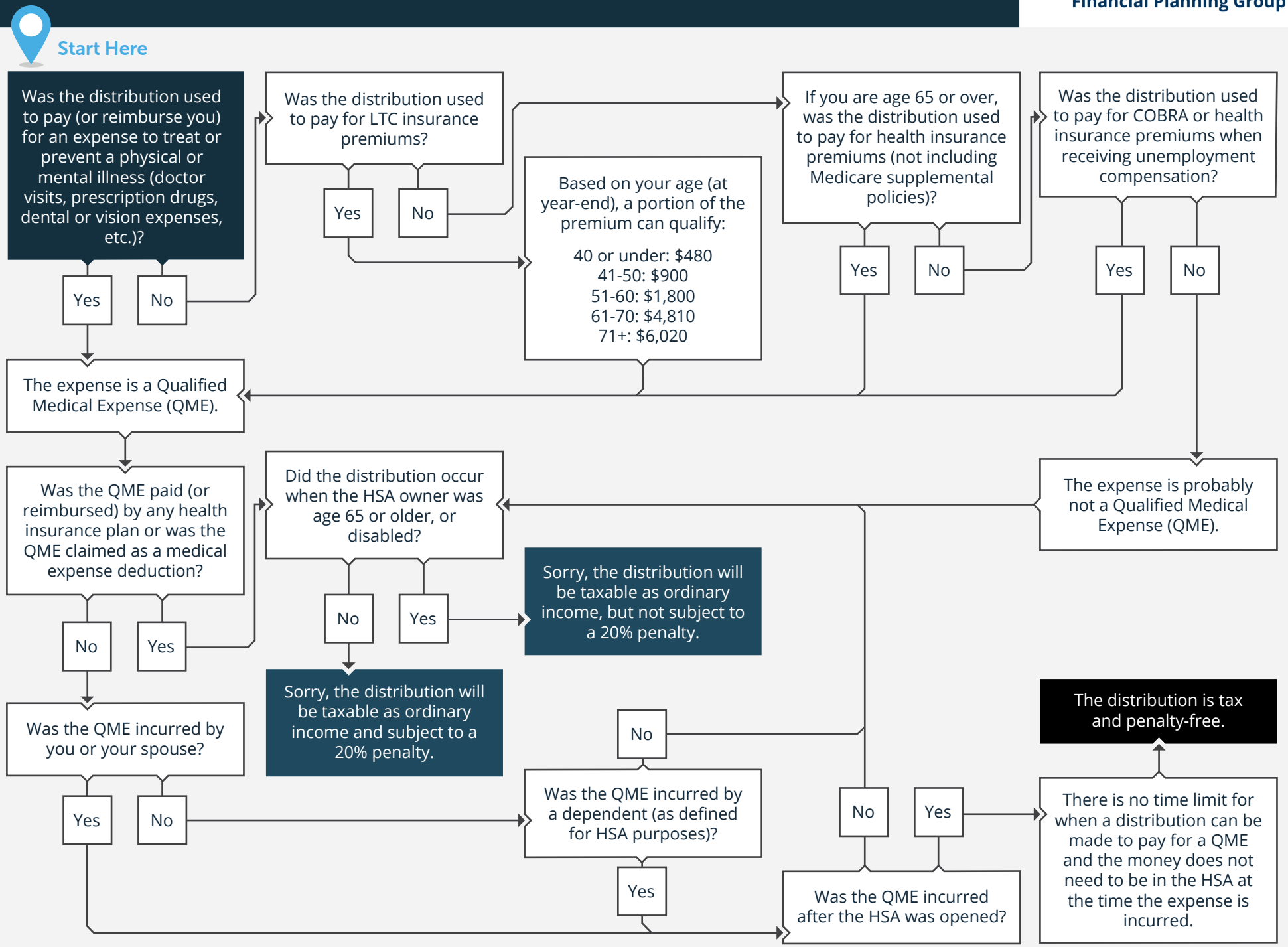

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