




# Health Savings Accounts (HSA)

- Reduces your tax liability
- Only available with enrollment in the High Deductible Health Plan
- Maximum Limits (Employee and Employer combined contributions)
- **\$3,450** with single coverage
- **\$6,900** with family coverage 
- FUSD Contributions:
  - \$20/month without WIP participation
  - \$30/month with Level I WIP participation
  - \$40/month with Level II WIP participation



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- Health Savings Accounts earn interest tax-free as long as you own the account
- When your balance reaches \$2,000 you can invest it in mutual funds - it's your choice!
- Employees aged 55 and over can make an additional "catch-up" contribution of \$1,000 per year
- The Health Equity portal allows you to view and manage your claims, see how much you owe, and process payments (provider or yourself) from the website
- Employees are able to reimburse (provider or yourself) for medical expenses that occurred in previous plan years while enrolled in the HDHP
- View eligible qualified expenses at [www.healthequity.com](http://www.healthequity.com)
- Education site and complete HSA guidebook at <http://learn.healthequity.com/sample/hsa/>



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- Use for medical, prescription, dental and vision expenses
- Unspent contributions roll over to following years; you never lose your money
- Take your HSA with you when you leave employment or retire (administrative fee applies)
- Pay for COBRA, Medicare or long-term care premiums
- Never pay taxes when used for qualified expenses
- Who is not eligible for a Health Savings Account (HSA)?
  - Individuals entitled to Medicare (eligible & enrolled)
  - Individuals covered under another non-HDHP plan
  - Individuals enrolled in AHCCCS, Tri-Care, Medicaid, or have Indian Health Services