

# New HSA Plan

## *Quick Reference Guide*

### What is an HSA?

HSA stands for Health Savings Account and is a result of the expansion of the Medical Savings Account program. On January 1, 2004, all MSAs were officially converted to HSAs.

### What are the most important things to know about the HSA Program?

- HSAs are now available to everyone - not just the self-employed.
- The HSA is a permanent program.
- First dollar coverage for preventive care is allowed.
- Individual deductibles for HSA health plans range from \$1,000 to \$5,000.
- Aggregate family deductibles for HSA health plans range from \$2,000 to \$10,000.
- Individuals can make up to \$2,600 in tax deductible contributions annually.
- Families can make up to \$5,150 in tax deductible contributions annually.
- Clients age 55 and older are eligible for an additional contribution amount.
- HSA group plans allow BOTH employer and employee to make contributions during a calendar year.

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