



Benefits Orientation

Health Savings Account

Health Savings Account



Health Savings Account (HSA): Key Facts



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- Included with Health Savings medical plan, a high-deductible health plan
- Administered by HealthEquity
- Use it to pay for current or future health care costs, even in retirement
- HSAs are a great way to save on taxes. No taxes on:
 - Amount contributed through payroll deductions
 - Amount withdrawn for qualified expenses
 - Interest you earn on the account (up to amounts set by federal, state and local tax law)

Health Savings Account (HSA): Key Facts (continued)



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- Any money not used during the year is carried over, without any limits
- HSA money is yours to keep — can be used for health care expenses even if you change jobs, change health plans or retire
 - Many people use an HSA as an additional savings account for retirement
- If you enroll in an HSA, you will not have access to the Health Care Flexible Spending Account
 - You can still enroll in the Dependent Care FSA

HSA: How it's funded



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- Trinity Health will make full contribution to HSA in January based on coverage level elected
 - Prorated for colleagues who enroll mid-year; employer portion contributed after your first paycheck after the enrollment effective date
- Contributions are permitted up to annual IRS limits
 - Catch-up provision for age 55+: can contribute additional amount annually, up to IRS limit
 - Can fully fund the HSA any time of year, subject to the annual maximum amount
 - Can change the amount deducted from pay at anytime
- Deposits to HSAs can be made pre-tax through payroll deduction, online, or sent directly to HealthEquity
 - Funds are available as contributions are made
 - Contributions available shortly after first pay that you have benefit deductions
- Cannot use funds in advance of making contribution

Use your HSA, tax-free, to cover qualified expenses



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- Insurance deductibles
- Copayments and coinsurance until you reach your medical plan's out-of-pocket maximum
- Qualified medical, pharmacy, dental and vision expenses incurred now and during retirement by you and your tax dependents
- Other qualified expenses as defined by the IRS
 - View on HealthEquity website at www.healthequity.com
 - Call customer service: 866-212-4721

HSA: How to pay for qualified expenses



- Ways to pay for qualified health care expenses
 - Use HealthEquity HSA debit card for payment
 - Make an online payment via the web or smartphone mobile app
 - Make an electronic fund transfer payment to your personal bank account
 - Have an online check sent to yourself (fee applies)
- Keep receipts and records of payment
- Be sure to use account for qualified expenses (see HealthEquity website for list of qualified expenses)

HSA: Who can enroll?



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- To enroll in an HSA you:
 - Must be enrolled in a qualified high-deductible health plan
 - Cannot be covered by other non HSA-qualified health insurance
 - Cannot be claimed as a dependent on someone else's tax return
 - Cannot be enrolled in Medicare, Medicaid or TRICARE (military insurance)
 - These rules apply to the account holder (colleague) only; they do not apply to any dependents

HSA: Who can use the account?



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- Colleagues enrolled in the HSA
- Spouse, eligible adult and dependent children who are not claimed on someone else's tax return
- Note: Spouse, eligible adult, and dependent children do not need to be enrolled in the Health Savings medical plan to use the funds in the HSA

How the HSA works with your medical plan



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First	Second	Third
<p>You pay full cost of medical and Rx until you reach annual deductible.</p> <p>Note: the plan pays 100% for certain generic prescription drugs, diabetes and asthma drugs before your deductible is met.</p>	<p>Once you meet annual deductible, you pay coinsurance and copayments until you reach the out-of-pocket maximum.</p> <p>Note: Coinsurance begins once the combined deductible has been met.</p>	<p>Once you reach the out-of-pocket maximum, Trinity Health pays 100% of all remaining eligible expenses during the year.</p>

Use your HSA to pay for your deductible, copayments and coinsurance.

HSA resources help you make an informed decision



- HealthEquity customer service
 - Online: www.healthequity.com
 - Phone: 866-212-4721
- HR4U colleague portal
 - <https://hr4u.trinity-health.org>

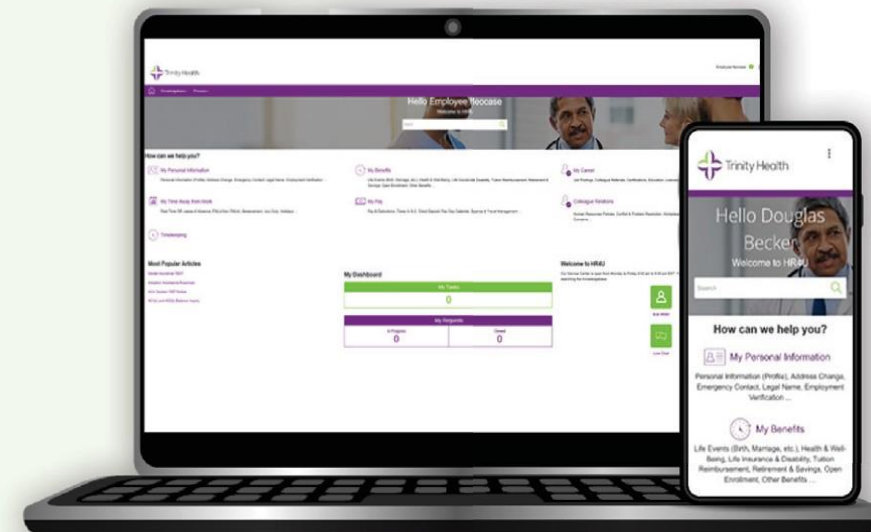
HR4U Colleague Portal

Get Answers to Your Benefits and HR-Related Questions, 24/7

Trinity Health colleagues have 24/7 access to benefits and other HR-related info through the **HR4U online portal**. When you log into HR4U you can chat in real time with an HR representative Monday through Friday, 7 a.m. – 7 p.m. ET. You can also submit a request for assistance and track the status of your inquiry.

To get started, click on the HR4U icon in your ZENworks or desktop applications window and enter your Trinity Health network credentials.

You can also access HR4U on your mobile device at:
<https://hr4u.trinity-health.org>



Check out all the episodes in the video series

Live Your Whole Life

- Medical and pharmacy
- Health Savings Account
- Essential Assist with Health Reimbursement Account
- Flexible spending accounts
- Dental and vision
- Life Insurance/AD&D
- Time Away from Work
- Voluntary benefits
- Retirement program
- Live Your Whole Life / Mental Well-being
- Other benefits
- Eligibility and enrollment



Important Information

The information provided in this summary is designed to assist you with understanding your options under Trinity Health's welfare benefit plans and programs. It is only an overview. Please refer to the summary plan descriptions and official plan documents for more details concerning these benefits. If there is any conflict, the official plan and program documents will govern. Trinity Health reserves the right to modify or terminate its benefit plans and programs at any time.

To view the summary plan descriptions and certificates of coverage, visit the HR4U colleague portal or, if your Health Ministry has not yet transitioned to the Trinity Health Human Resources Service Center, the MyBenefits site at www.trinity-health.org/my-benefits/. For any plan or program in which you participate, you may request a printed copy of the summary plan description, any certificate of coverage, and/or the official plan documents from your employer or from the Trinity Health Human Resources Service Center at 20555 Victor Parkway, Livonia, MI 48152. There is no charge for printed copies.

All Trinity Health group health plans provide care coordination, care management, utilization review, and referral services to help manage members' healthcare. By enrolling in a Trinity Health group health plan, you understand that the plan will provide services to manage care for you and your dependents. These services may be provided through independent third-party administrators, through clinically integrated networks of hospitals, physicians, and other health care providers, or through other professionals and healthcare providers, including those affiliated with Trinity Health. The persons providing these services will have access to your personal health information—including health information you disclose through wellness programs and well-being activities—not only for treatment purposes but also to manage and coordinate your healthcare. Any access to, use, or disclosure of protected health information will comply with the privacy and security regulations under the Health Insurance Portability and Accountability Act and any applicable state privacy and security laws.



Trinity Health