



Health Savings Account (HSA)—Ram Plan-HDHP + HSA

Health Savings Account Administered by Fidelity Investments



24-hour automated account access

(800) 343-0860

<http://plan.fidelity.com/csu>

The Ram Plan-HDHP + HSA—is it right for you? This plan allows you to enroll in an HSA.

An HSA is designed to help you save for healthcare expenses such as deductibles or co-insurance, for medical, dental, and vision. You may not enroll in the HSA if you are in the Gold, Green or POS plans as they do not meet specified regulatory requirements for a high deductible health plan.

The HSA also helps you to pay for those expenses on a pre-tax basis, saving you federal and often state taxes. An HSA offers triple tax savings to save as much as you can now up to IRS maximums and reap the rewards of a nice nest egg at retirement, if you do not spend the money on healthcare.

The 2018 maximum annual amount that can be contributed to an HSA is \$3,450 for an individual or \$6,900 for family HDHP coverage, which is employee + 1 or family coverage. To help build your account quickly, **CSU will deposit \$500 in your HSA account in 2018**; IRS contribution maximums are reduced the employer deposit. If you wish to contribute, you may do so pre-tax through payroll deduction.

You never lose funds in an HSA as they roll over from year to year. While CSU is required to report HSA contributions on your W-2, it is your responsibility as the individual account owner to not exceed the IRS allowed maximum.

FSA or HSA		
<i>side-by-side feature comparison</i>		
Regulatory Summary	FSA	HSA
Funds can be used to pay for out-of-pocket medical expenses including deductibles	YES	YES
Employees over age 55 can make catch-up contributions up to an additional \$1,000 per year	NO	YES
Maximum annual contribution in 2018 is \$2,650	YES	NO
Combined employee / employer 2018 maximum contributions of \$3,450 for individuals, \$6,900 for families	NO	YES
Available with Green, Gold, and POS Plans	YES	NO
Automatic enrollment with the Ram Plan — HDHP	NO	YES
Enrollment allowed even if covered elsewhere in a non-HDHP medical plan	YES	NO
Eligible if enrolled in Medicare	YES	NO
Eligible if spouse has an FSA	YES	NO
Access 100% of annual election as of January 1, regardless of what has been contributed	YES	NO
You can spend only what you have contributed	NO	YES
Unused balance rolls over from year to year	NO	YES
Contributions are made on a pre-tax basis	YES	YES
You can take it with you if you change jobs or retire	NO	YES
CSU contributes \$500 to the account in 2018	NO	YES
You cannot be covered by a non-HDHP at the same time you are covered by the Ram Plan-HDHP	NO	YES
Can be claimed as a dependent on another person's tax return	YES	NO
Requires a valid US address	NO	YES
Allows you to invest your funds in a mutual fund as long as account balance is at least \$500	NO	YES