

# Health Savings Account (HSA)

If you enroll in either the Anthem HDHP, Anthem Core Value, or Kaiser HDHP medical plan options, you will also be eligible for the HSA that accompanies these options. LLNS will make contributions to the HSA on your behalf. In addition, you will be able to make before-tax\*\* contributions to your HSA, up to IRS limits. You can make your HSA before-tax contributions via payroll deductions or make after-tax contributions directly to your HSA. Please note that if you enroll in the Anthem HDHP, Anthem Core Value or Kaiser HDHP medical plan options, you will not be eligible for the Health Care Reimbursement Account (HCRA). The HSA can be used to pay qualified medical, prescription, dental, and vision expenses. It can also be used to pay for qualified expenses for dependents not enrolled in a LLNS medical, dental, or vision plan if the dependent is a dependent under IRS rules (IRC Section 152). Please note that if you are enrolled in any other medical plan, including Medicare (Part A and/or B), you are not eligible for the HSA.

IRS HSA Contribution Limits		2023 HSA Contributions (Based on a Full Calendar Year)			
Self-Only Coverage	Family Coverage	LLNS HSA Contribution		Maximum Employee HSA Contribution	
		Employee Only Coverage	Family Coverage	Employee Only Coverage	Family Coverage
\$3,850	\$7,750	\$750	\$1,500	\$3,100	\$6,250

Employees age 55 or older can contribute an additional \$1,000.

\*\*Health Savings Account (HSA) contributions are before-tax for federal income taxes and before-tax for state taxes in all states except in California and New Jersey. Employer contributions made to your HSA are required to be treated as taxable income in California and therefore will be reported as imputed income for state tax purposes. Employee contributions made to your HSA are currently required to be treated as after-tax contributions for California state tax purposes.