

If you elected a Health Investor Health Plan (HIHP) through State Group Insurance and you are a full-time employee, you are entitled to a monthly employer contribution to your Health Savings Account (HSA) of \$41.66 for individual coverage (\$500/year limit) or \$83.33 for family coverage (\$1,000/year limit).

To make sure you receive that monthly contribution, the state needs to know 1) that you want the money and 2) where to send it. Your election is incomplete until you verify the following:

A	Am I enrolled in an HSA through People First?	<p>Here's how to find out, See the enclosed confirmation statement, or</p> <ol style="list-style-type: none"> 1. Log in to People First. 2. Under the My Quick Links section on the left, click <i>Current Benefits</i>. 3. In the Select Benefits View drop-down, choose Benefits Details as of date. 4. In the Plan Details as of date field, enter 01/01/and the four-digit year for the new plan year. 5. Click <i>View</i>. 6. If you are enrolled in an HSA, you will see Health Savings Account under Benefit Plan. Go to Section C. If you don't see that, you're not enrolled. Go to Section B. 7. Questions? Call People First at 866-663-4735. The service center is open weekdays from 8 a.m. to 6 p.m. Eastern time.
B	If I am not enrolled, how do I enroll in an HSA?	Call the People First Service Center at 866-663-4735 to enroll.
C	Am I finished?	Not yet, you need to open a personal HSA bank account through Tallahassee State Bank, if you haven't already.
D	How do I open a personal HSA through Tallahassee State Bank?	<ol style="list-style-type: none"> 1. Go to myBenefits.myFlorida.com/health. 2. Select Forms and Resources from the left-hand menu. 3. Click Flexible Spending Accounts and Health Savings Account Forms and Publications. 4. Select the appropriate Tallahassee State Bank Application link. 5. Follow the Tallahassee State Bank instructions to complete the application, including identification requirements. 6. You will receive a welcome kit and your new bank account card within a few weeks of mailing the documents, confirming your health savings account has been opened. 7. Questions? Call the HSA call center at 877-367-4472.

Verification Complete

Once you complete these steps and receive your HSA card and welcome kit, the state can deposit the monthly employer contribution into your account. These deposits begin on the next appropriate payroll; they are not retroactive. Check your monthly Tallahassee State Bank HSA statement to be sure your HSA contributions are correct.

Important Reminders about HSAs:

- In addition to the state monthly contribution, you can contribute your own money pretax to help pay for eligible health care expenses. This is income tax savings for you. You're going to pay the expense anyway, so you may as well use pretax money, right? Starting in 2015, you can contribute up to the maximum limit (including the state contribution) of \$3,350 per year if you have individual health insurance coverage or up to \$6,650 if you have family coverage. Follow the steps in section B at left to make an annual election.
- Unlike other plans in the State Group Insurance program, HSAs do not require qualifying events before you can make a change. This means you can change the amount you contribute anytime you want. Follow the steps in section B at left to make an election change.
- Money in your HSA, including the state contribution, rolls over each year, and you can take it with you when you leave state employment to use for eligible health care expenses.
- You can contribute more if you are 55 or older. Federal rules allow "catch-up" contributions to a HSA - up to an extra \$1,000 if you are 55+ or you will turn 55 any time during the plan year.

Important Reminders about Your Account with Tallahassee State Bank:

- The state makes its monthly contribution only to a Tallahassee State Bank HSA that you opened using the correct application with required identification. See section D at left.
- If your Tallahassee State Bank HSA closes for any reason, you will not be eligible to receive the state contribution for the time period the account is closed. Once you reopen the account, the state contribution restarts.
- Tallahassee State Bank charges a small monthly fee for accounts with less than \$2,500 after they have been open one full month.