HSA MEDICAL PLAN + HEALTH SAVINGS ACCOUNT



Your Contributions. Funded Up Front.

How the HSA Medical Plan Works

STEP 1
Enroll in the HSA Medical Plan

Take advantage of lower biweekly paycheck deductions.

STEP 2
Oakland County contributes to your Health Savings Account*

You are also encouraged to make contributions.

STEP 3
You pay for care up to your deductible

($1,750 single/ $3,500 family) You are responsible for 100% of the cost up to the deductible.

STEP 4
Most services are covered at 100% once the deductible is met.

Pharmacy copays still apply.

STEP 5
HSA Funds Grow with you!

Unused HSA funds grow tax-free and are yours to keep, even if you change jobs or retire.

**Contribution amounts vary by bargaining unit, consult your Benefit Guide for more information.*

Answers to Common Questions

- To access your HSA funds, you'll receive enrollment information and a Visa Debit card from HealthEquity in late December.
- Oakland County HSA funds will be deposited with the first paycheck of the year.
- You cannot carry over any unused funds from a Healthcare FSA if you enroll in an HSA.
- You can enroll in an HSA if you have a Dependent Care FSA.
- If you separate from Oakland County employment, you do not have to pay back employer HSA funds received.
- To understand how much you have spent towards your deductible, log into your account at **bcbsm.com**.

Important HSA Eligibility Information:

HSA eligibility is subject to IRS requirements. You cannot enroll in an HSA if you have medical coverage that is not HSA compatible (including a spouse's medical or Healthcare FSA plan, VA benefits, Medicare and Medicaid).

OAKLAND COUNTY MICHIGAN

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