



# High Deductible Health Plan (HDHP) Health Savings Account (HSA) Introduction

The University of South Alabama

# What is a High Deductible Health Plan (HDHP)?

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# How does the HDHP work?

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Deductible  
Phase

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# Non-Embedded Deductible

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Non-Embedded Deductible Example

# What is a Health Savings Account (HSA)?

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YOU!

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# What is a Limited Purpose FSA (LPFSA)?

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What are examples of eligible  
Limited Purpose FSA expenses?

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Who can contribute to an HSA  
continued?

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How does an HDHP and HSA  
work together?



# HSA & FSA comparison

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# What is the USA Patriot Act?

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What happens If I do not complete the identity verification for the USA Patriot Act?

The HSA will be closed, and any unused funds will be returned to USA.

# Contribution sources/ administration rules

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# Are there any special contribution limits for spouses?

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If either you or your spouse has family coverage, both you and your spouse are treated as having only that family coverage.





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Thank you

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