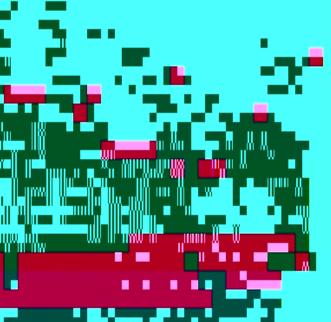
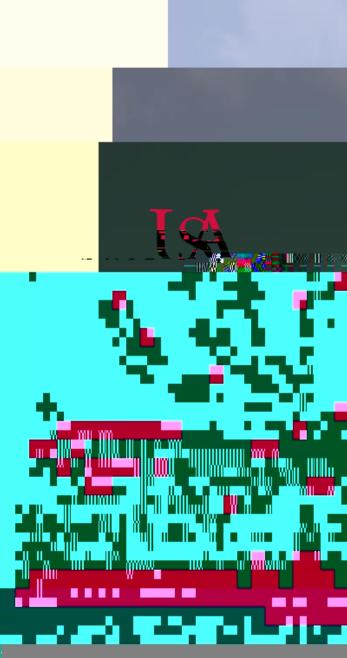
High Deductible Health Plan (HDHP Health Savings Account (HSA) Introduction

The University of South Alabama





What is a High Deductible Health Plan (HDHP)?

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How does the HDHP work?

Deductible Phase

Non-Embedded Deductible

Non-Embedded Deductible Example

What is a Health Savings Account (HSA)?

<u>YOU!</u>



What is a Limited Purpose FSA (LPFSA)?

What are examples of eligible Limited Purpose FSA expenses?

Who can contribute to an HSA continued?



How does an HDHP and HSA work together?





HSA & FSA comparison

What is the USA Patriot Act?

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

Are there any special contribution limits for spouses?



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