HEALTH SAVINGS ACCOUNT

*ONLY AVAILABLE TO EMPLOYEES WHO SELECT THE HSA HEALTH PLAN OPTION.

Option for High Deductible Health Plan (HDHP)

For employees who elect the KeyCare $1,650/$3,300 plan, in order to receive contribution dollars from Pulaski County, you **must** open a Health Savings Account (HSA). This HSA eligible plan provides a way to save money that is available in future years for health care expenses.

For Fiscal Year 2025/2026 the County will contribute:

$2,755 - Family, Employee Spouse & Employee Child(ren) in January 2026

$1,380 - Employee Child(ren) in January 2026

- In 2025 individuals can contribute up to $4,300 and families can contribute up to $8,550 to their HSA.
- If you are 55 or older, you can make a $1,000 catch-up contribution.
- Contributions to a HSA can be made on a pre-tax or post-tax basis, and funds within the HSA grow without incurring taxes. Funds are withdrawn tax-free for healthcare related needs without having to file receipts, although you should keep your receipts in case you are ever audited.
- Money deposited in the HSA is the employee's asset and is portable.

Pre-Tax Plan	What is this account and how does it work?	Maximum Contribution Allowed	Can money in accounts be "rolled over"?
Health Savings Account (HSA)	An HSA account can be funded with pre-tax dollars by you, your employer or both to help pay for eligible medical expenses.	Employee only coverage: $4,300 Family coverage: $8,550 Catch up contribution (55 year of age or older): $1,000	Yes, amounts left in your HSA account can be rolled over year to year and is portable if you leave employment of the company