

# Health Savings Account (HSA) with Fidelity

	Point32Health Annual HSA Contribution	2024 IRS Maximum Contributions
Employee only	\$500	\$4,150
Family	\$1,000	\$8,300 <i>Additional \$1,000/year if age 55+</i>

- You may make biweekly pre-tax payroll contributions into your account, however you are not required to contribute in order to receive the automatic Point32Health annual contribution
- The IRS allows changes to your HSA pre-tax payroll contribution election once per month.
- **IRS restrictions apply for Medicare Part A enrollees**

**Important:** You MUST utilize existing 2023 plan year Healthcare FSA balances by December 31, 2023 to qualify for January 2024 HSA contributions!

## Plan Administrator: Fidelity

Successfully opened accounts will receive a home mailing including a debit card.

**Your pre-tax payroll contributions post to your account on payroll dates.**

**The 2024 Point32Health contributions will post to your Fidelity HSA on January 12, 2024.**

You can easily invest HSA funds.

If you currently have an HSA with Point32Health, a transfer of account balances is coming in Q1.

## Reminders

### Tax Trifecta



Funds deposit tax free, grow tax free, and you can make tax free withdrawals for qualified expenses!



### Account Balances

Account balances roll over and are accessible if you leave Point32Health or change medical plans.