

Consumer Directed Health Plan (CDHP) with a Health Savings Account (HSA) from UCOR

The **HSA CDHP Medical Plan** is a high-deductible plan that **includes an HSA with a contribution from UCOR**. This is money you can use for eligible medical expenses with tax-free dollars, and any unused amounts are yours to keep when you retire or leave UCOR.

Important Change for 2025!

Beginning January 1, 2025, HSA Bank will become the new administrator for our Health Savings Account.

Your existing HSA funds will remain available to you through your Inspira (formerly called Payflex) account, and you will have the opportunity to transfer funds to your HSA Bank account in 2025. You will receive more information from UCOR by the end of 2024 regarding your individual account and transfer details.

For more information about your HSA, visit the HSA Bank learning center at hsabank.com/HSABank/Learning-Center. Beginning on January 1, 2025, you can contact HSA Bank's Client Assistance Center at **1-800-357-6246**.

How the Plan Works

With the HSA CDHP Medical Plan you have a higher deductible* than the Medical PPO Plan, but the optional tax-free HSA and your lower monthly premiums can help you cover out-of-pocket costs. You also can carry forward unused dollars if you don't use all the money in your HSA in a particular year.

The HSA offers important advantages:



You can save. You decide how much to put into your account each year through payroll deductions. The amount you're saving on your monthly premium from switching from the PPO plan could be a great place to start. Plus, once your account reaches a certain amount, you can choose to invest using the dollars from your account.



You get UCOR contributions just for joining the plan. The contribution is based on who you enroll in the HSA CDHP – \$1,000 for employee only coverage, and \$2,000 for employee plus one and family coverage.



You never pay taxes. You don't pay taxes on any money you and UCOR put into your HSA, when it goes in or when you use it for eligible expenses.



The money is available as contributions from UCOR and you are deposited. This works differently from the Healthcare Flexible Spending Account.

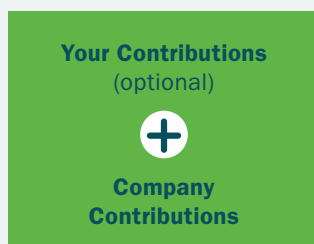


It's your money. The money in your HSA is yours to pay for health care today or in the future, even if you leave the company.

How Do the HSA and CDHP Work Together?

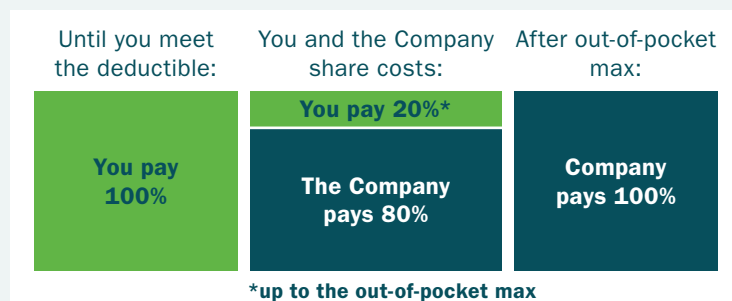
Health Savings Account

You start with contributions to the HSA



Paying for Care When Needed

You can use your HSA to pay your share of expenses



Carrying Funds Forward

If you have HSA dollars left



*The CDHP has the highest deductible and lowest premiums between the Medical PPO and the HSA CDHP.

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Who can have an HSA?

You are eligible to contribute to an HSA if you enroll in either the HSA CDHP Medical Plan or the CDHP Medical Plan, but you will only receive the UCOR contribution to your HSA if you enroll in the HSA CDHP Medical Plan. As a reminder, to receive the UCOR company contribution you must elect the HSA benefit during Annual Enrollment, even if you plan to contribute \$0.

If you choose the CDHP Medical Plan, you can have a personal HSA that you set up on your own through a bank, for example, but you can't contribute through payroll deductions.

2025 IRS HSA Contribution Limits

The money is deducted from your paycheck before taxes are taken out, just like your medical premiums (or other pre-tax deductions). Together, contributions from you and UCOR cannot exceed the IRS-determined annual maximum for the account.

If you sign up for coverage for:	You	You and covered family members
UCOR contribution:	\$1,000	\$2,000
You can make additional contributions of:	\$3,300	\$6,550
Total contribution allowed for 2025 (IRS maximum)*:	Individual: \$4,300	Family: \$8,550

*You can contribute another \$1,000 if you will be age 55 or older in 2025.

How Can I Use My HSA to Cover My Deductible?

	You only	You plus a spouse or child	You plus your family
Your annual in-network deductible:	\$2,000	\$4,000	\$4,000
UCOR's HSA contribution covers:	– \$1,000	– \$2,000	– \$2,000
To cover the rest of your deductible, you can make HSA contributions of:	\$1,000	\$2,000	\$2,000
Part of that can come from what you save in weekly premiums by selecting the HSA CDHP instead of the Medical PPO, you'll save**:	\$299 (\$40.97 – \$34.75 = \$6.22/week x 48)	\$628 (\$86.05 – \$72.97 = \$13.08/week x 48)	\$1,093 (\$127.02 – \$104.25 = \$22.77/week x 48)
Part of it comes from additional contributions from you:	\$701	\$1,372	\$907

**Rounded

WHAT YOU NEED TO KNOW TO ENROLL >

If you elect to contribute \$3,300 for the year (the IRS individual max for 2025, minus the Employer contribution of \$1,000), you'll see a deduction of \$68.75 per paycheck ($\$3,300 / 48 = \68.75). You will also need to authorize HSA Bank to open an account for you. During enrollment, after you elect your medical plan choice, you will need to click "I Agree" on the HSA affirmation page to elect the HSA and certify you are eligible to enroll in the plan.



To enroll beginning October 28, you will need to contact Empyrean at **1-800-451-8964** Monday – Friday, 8 a.m. to 5 p.m. E.T., or online at **MyGroupBenefits-UCOR-ORRCC.com**. Once enrolled, you can get your account information 24 hours/7 days a week via **www.hsabank.com**. You can also call HSA Bank at **1-800-357-6246** beginning January 1, 2025.

Need to understand the difference between HSAs, HCFsAs and DCFsAs? Go to **www.hsabank.com/HSABank/Learning-Center** to learn more.