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. *Please note: In order to receive the UCOR contribution, you must elect the HSA with at least a $0.00 contribution.*

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 (both your own contribution and UCOR's initial contribution) is available to use as it is contributed. 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.

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.

How Do the HSA and CDHP Work Together?

Health Savings Account
You start with contributions to the HSA

Your Contributions (optional)
+
Company Contributions

Paying for Care When Needed
You can use your HSA to pay your share of expenses

Until you meet the deductible:	You and the Company share costs:	After out-of-pocket max:
You pay 100%	You pay 20% The Company pays 80%	Company pays 100%

(In the network)

Carrying Funds Forward
If you have HSA dollars left

Unused dollars carry forward to 2028 and beyond

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

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2027 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:	$3,500	$7,000
Total contribution allowed for 2027 (IRS maximum)*:	**$4,500**	**$9,000**

*You can contribute another $1,000 if you will be age 55 or older in 2027.

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 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**:	$275 *($46.12 – $40.38 = $5.74/week x 48)*	$578 *($96.85 – $84.81 = $12.04/week x 48)*	$1,047 *($142.97 – $121.16 = $21.81/week x 48)*
Part of it comes from additional contributions from you:	$725	$1,422	$953

**Rounded

WHAT YOU NEED TO KNOW TO ENROLL >

If you elect to contribute $3,500 for the year (the IRS individual max for 2027, minus the Employer contribution of $1,000), you'll see a deduction of $72.91 per paycheck ($3,500 / 48 = $72.91). During enrollment, after you elect your medical plan choice, you will need to click "I Agree" on the HSA attestation page to elect the HSA and certify you are eligible to enroll in the plan. You will also need to provide authorization for the account to be opened for you.

To enroll during annual enrollment, 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.**

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