

2019 Health Savings Account (HSA) Contributions for Mid-Year Enrollments

Employees who elect the High Deductible Health Plan (HDHP) are required to establish a state-sponsored Health Savings Account (HSA). An HSA is a pre-tax savings account used to pay for eligible medical, dental, prescription and vision expenses. The UW System will contribute to the account and employees have the option of contributing up to the annual maximum limit.

The employer contribution will be pro-rated based on number of months an employee is covered under the HDHP. For each month covered under the HDHP, an employee will receive \$62.50 if they carry Single HDHP coverage or \$125.00 if they carry Family HDHP coverage. Employees must be covered under the HDHP and HSA for the full calendar year to receive the full UW System employer contribution.

The HSA is administered by TASC.

2019 Health Savings Account Limits

ANNUAL HSA MAXIMUM CONTRIBUTIONS	SINGLE	FAMILY
Employer	\$750	\$1,500
Employee	\$3,500* (includes employer contribution)	\$7,000* (includes employer contribution)

*Employees over age 55, may contribute an additional \$1,000 per year into their HSA.

- Crafts workers are *not* eligible to receive the employer contribution but must still enroll in the HSA if an HDHP is elected.
- Academic year employees (paid monthly over 9 months) will receive the employer contribution over 12 months, if they are covered under the HDHP for the full calendar year.
- The first paycheck with 2019 HSA contributions will occur on the paycheck dated January 3, 2019 (bi-weekly paid employees) or January 2, 2019 (monthly paid employees).
- For employees paid bi-weekly, the employer contributions are made on the A and B Payrolls. Contributions are not made on or taken from the C payrolls.
- University Staff Temporary employees' HSA contributions will be made on a post-tax basis.

Employee/Employer HSA Contributions Based on Coverage Start Date

The following tables show the employer's monthly HSA contribution for employees who enroll after the plan year (January 1 – December 31) has started. It also shows the maximum monthly contribution that the employee may make based on the month in which their coverage is effective. There are separate tables for Faculty/Academic Staff/Limited employees who are paid monthly and University Staff/Academic Staff who are paid biweekly.

To determine the maximum employee HSA contribution per pay period based on a mid-year effective date of coverage:

- Subtract the employer's HSA contribution (for the month coverage begins) from the annual HSA limit. For 2019 the limits are \$3,500 for single coverage and \$7,000 for family coverage. Also subtract any other HSA contributions that have already occurred in the calendar year (this may apply if there were contributions made with a previous employer).
- Then divide the amount by the number of remaining A & B pay periods left in the calendar year. This will provide you with the maximum per period employee contribution.

Employees are not required to make their own contributions to the HSA and may change their elections at any time.

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The table below assumes the employee is enrolled in the same HDHP coverage level (Single or Family) for the entire period.

2019 HSA MID-YEAR ENROLLMENT MAXIMUM CONTRIBUTIONS - Monthly Paid Employees -				
	SINGLE STATE GROUP HEALTH INSURANCE ENROLLMENT		FAMILY STATE GROUP HEALTH INSURANCE ENROLLMENT	
Pro-Rated HSA Contributions (12 paychecks)	Employer HSA Contribution	Employee Maximum HSA Contribution based on Coverage Effective Date	Employer HSA Contribution	Employee Maximum HSA Contribution based on Coverage Effective Date
January	\$750.00	\$229.17	\$1,500.00	\$458.33
		$(\$3,500 - \$750) \div 12$		$(\$7,000 - \$1,500) \div 12$
February	\$687.50	\$255.68	\$1,375.00	\$511.36
		$(\$3,500 - \$687.50) \div 11$		$(\$7,000 - \$1,375) \div 11$
March	\$625.00	\$287.50	\$1,250.00	\$575.00
		$(\$3,500 - \$625) \div 10$		$(\$7,000 - \$1,250) \div 10$
April	\$562.50	\$326.39	\$1,125.00	\$652.78
		$(\$3,500 - \$562.50) \div 9$		$(\$7,000 - \$1,125) \div 9$
May	\$500.00	\$375.00	\$1,000.00	\$750.00
		$(\$3,500 - \$500) \div 8$		$(\$7,000 - \$1,000) \div 8$
June	\$437.50	\$437.50	\$875.00	\$875.00
		$(\$3,500 - \$437.50) \div 7$		$(\$7,000 - \$875) \div 7$
July	\$375.00	\$520.83	\$750.00	\$1,041.67
		$(\$3,500 - \$375) \div 6$		$(\$7,000 - \$750) \div 6$
August	\$312.50	\$637.50	\$625.00	\$1,275.00
		$(\$3,500 - \$312.50) \div 5$		$(\$7,000 - \$625) \div 5$
September	\$250.00	\$812.50	\$500.00	\$1,625.00
		$(\$3,500 - \$250) \div 4$		$(\$7,000 - \$500) \div 4$
October	\$187.50	\$1,104.17	\$375.00	\$2,208.33
		$(\$3,500 - \$187.50) \div 3$		$(\$7,000 - \$375) \div 3$
November	\$125.00	\$1,687.50	\$250.00	\$3,375.00
		$(\$3,500 - \$125) \div 2$		$(\$7,000 - \$250) \div 2$
December	\$62.50	\$3,437.50	\$125.00	\$6,875.00
		$(\$3,500 - \$62.50) \div 1$		$(\$7,000 - \$125) \div 1$

2019 Health Savings Account (HSA) Contributions for Mid-Year Enrollments

The table below assumes the employee is enrolled in the same HDHP coverage level (Single or Family) for the entire period.

2019 HSA MID-YEAR ENROLLMENT MAXIMUM CONTRIBUTIONS - Biweekly Paid Employees -				
	SINGLE STATE GROUP HEALTH INSURANCE ENROLLMENT \$750 ÷ 24 = \$31.25 per A & B payroll (24 paychecks)		FAMILY STATE GROUP HEALTH INSURANCE ENROLLMENT \$1500 ÷ 24 = \$62.50 per A & B payroll (24 paychecks)	
Pro-Rated based on Effective Date	Employer HSA Contribution	Employee Maximum HSA Contribution based on Effective Date	Employer HSA Contribution	Employee Maximum HSA Contribution based on Effective Date
January A 2019	\$750	\$114.58	\$1,500	\$229
		($\$3,500 - \750) ÷ 24		($\$7,000 - \$1,500$) ÷ 24
January B	\$718.75	\$120.92	\$1,437.50	\$241.85
		($\$3,500 - \718.75) ÷ 23		($\$7,000 - \$1,437.50$) ÷ 23
February A	\$687.50	\$127.84	\$1,375	\$255.68
		($\$3,500 - \687.50) ÷ 22		($\$7,000 - \$1,375$) ÷ 22
February B	\$656.25	\$135.42	\$1,312.50	\$270.83
		($\$3,500 - \656.25) ÷ 21		($\$7,000 - \$1,312.50$) ÷ 21
March A	\$625	\$143.75	\$1,250	\$287.50
		($\$3,500 - \625) ÷ 20		($\$7,000 - \$1,250$) ÷ 20
March B	\$593.75	\$152.96	\$1,187.50	\$305.92
		($\$3,500 - \593.75) ÷ 19		($\$7,000 - \$1,187.50$) ÷ 19
April A	\$562.50	\$163.19	\$1,125	\$326.39
		($\$3,500 - \562.50) ÷ 18		($\$7,000 - \$1,125$) ÷ 18
April B	\$531.25	\$174.63	\$1,062.50	\$349.26
		($\$3,500 - \531.25) ÷ 17		($\$7,000 - \$1,062.50$) ÷ 17
May A	\$500	\$187.50	\$1,000	\$375.00
		($\$3,500 - \500) ÷ 16		($\$7,000 - \$1,000$) ÷ 16
May B	\$468.75	\$202.08	\$937.50	\$404.17
		($\$3,500 - \468.75) ÷ 15		($\$7,000 - \937.50) ÷ 15
June A	\$437.50	\$218.75	\$875	\$437.50
		($\$3,500 - \437.50) ÷ 14		($\$7,000 - \875) ÷ 14
June B	\$406.25	\$237.98	\$812.50	\$475.96
		($\$3,500 - \406.25) ÷ 13		($\$7,000 - \812.50) ÷ 13
July A	\$375	\$260.42	\$750	\$520.83
		($\$3,500 - \375) ÷ 12		($\$7,000 - \750) ÷ 12
July B	\$343.75	\$286.93	\$687.50	\$573.86
		($\$3,500 - \343.75) ÷ 11		($\$7,000 - \687.50) ÷ 11
August A	\$312.50	\$318.75	\$625	\$637.50
		($\$3,500 - \312.50) ÷ 10		($\$7,000 - \625) ÷ 10
August B	\$281.25	\$357.64	\$562.50	\$715.28
		($\$3,500 - \281.25) ÷ 9		($\$7,000 - \562.50) ÷ 9
September A	\$250	\$406	\$500	\$813
		($\$3,500 - \250) ÷ 8		($\$7,000 - \500) ÷ 8
September B	\$218.75	\$468.75	\$437.50	\$937.50
		($\$3,500 - \218.75) ÷ 7		($\$7,000 - \437.50) ÷ 7
October A	\$187.50	\$552.08	\$375	\$1,104.17
		($\$3,500 - \187.50) ÷ 6		($\$7,000 - \375) ÷ 6

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The table below assumes the employee is enrolled in the same HDHP coverage level (Single or Family) for the entire period.

October B	\$156.25	\$668.75	\$312.50	\$1,337.50
		$(\$3,500 - \$156.25) \div 5$		$(\$7,000 - \$312.50) \div 5$
November A	\$125	\$843.75	\$250	\$1,687.50
		$(\$3,500 - \$125) \div 4$		$(\$7,000 - \$250) \div 4$
November B	\$93.75	\$1,135.42	\$187.50	\$2,270.83
		$(\$3,500 - \$93.75) \div 3$		$(\$7,000 - \$187.50) \div 3$
December A	\$62.50	\$1,718.75	\$125	\$3,437.50
		$(\$3,500 - \$62.50) \div 2$		$(\$7,000 - \$125) \div 2$
December B	\$31.25	\$3,468.75	\$62.50	\$6,937.50
		$(\$3,500 - \$31.25) \div 1$		$(\$7,000 - \$62.50) \div 1$