

Employees with the High Deductible Health Plan (HDHP) are required to establish and maintain a Health Savings Account (HSA) for the entire time they are enrolled in an HDHP through the UW System. An HSA is a pre-tax savings account used to pay for eligible medical, pharmacy, dental, and vision expenses. The IRS determines the maximum contribution amounts to the HSA on an annual basis.

2023 Maximum Contribution Amounts (Employer + Employee):

- \$3,850 for Single coverage and \$7,750 for Family coverage OR
- \$4,850 for Single coverage and \$8,750 for Family coverage for employees that will attain **age 55 in 2023**

The employer and the employee may make contributions to the HSA up to the maximum contribution amounts. Employee contributions are voluntary and may be changed at any time.

2023 Employer Contribution: \$750 for Single coverage and \$1,500 for Family coverage. The employer contribution is pro-rated based on the number of months an employee is enrolled in the HDHP with HSA.

2023 Employee Contribution: The difference between the maximum contribution amount and the employer contribution.

The table below outlines the employer's annual HSA contribution based on the coverage effective date (pro-rated if coverage is effective after January 1), and the maximum employee's per paycheck HSA contribution if they want to contribute the same per paycheck amount for the remainder of the calendar year (pro-rated IRS maximum minus pro-rated employer contribution).

Month Eligible for HSA	SINGLE STATE GROUP HEALTH INSURANCE Employer contribution: \$750 ÷ 24 paychecks = \$31.25 per biweekly paycheck		FAMILY STATE GROUP HEALTH INSURANCE Employer contribution: \$1,500 ÷ 24 paychecks = \$62.50 per biweekly paycheck	
	Employer HSA Contribution	Employee Maximum HSA Contribution (per paycheck)	Employer HSA Contribution	Employee Maximum HSA Contribution (per paycheck)
January	\$750.00	\$129.17	\$1,500.00	\$260.42
		$(\$3,850 - \$750) \div 24$		$(\$7,750 - \$1,500) \div 24$
February	\$687.50	\$143.75	\$1,375.00	\$289.77
		$(\$3,850 - \$687.50) \div 22$		$(\$7,750 - \$1,375) \div 22$
March	\$625.00	\$161.25	\$1,250.00	\$325.00
		$(\$3,850 - \$625) \div 20$		$(\$7,750 - \$1,250) \div 20$
April	\$562.50	\$182.64	\$1,125.00	\$368.06
		$(\$3,850 - \$562.50) \div 18$		$(\$7,750 - \$1,125) \div 18$
May	\$500.00	\$209.38	\$1,000.00	\$421.88
		$(\$3,850 - \$500) \div 16$		$(\$7,750 - \$1,000) \div 16$
June	\$437.50	\$243.75	\$875.00	\$491.07
		$(\$3,850 - \$437.50) \div 14$		$(\$7,750 - \$875) \div 14$
July	\$375.00	\$289.58	\$750.00	\$583.33
		$(\$3,850 - \$375) \div 12$		$(\$7,750 - \$750) \div 12$
August	\$312.50	\$353.75	\$625.00	\$712.50
		$(\$3,850 - \$312.50) \div 10$		$(\$7,750 - \$625) \div 10$
September	\$250.00	\$450.00	\$500.00	\$906.25
		$(\$3,850 - \$250) \div 8$		$(\$7,750 - \$500) \div 8$

Health Savings Account (HSA) Contributions

October	\$187.50	\$610.42	\$375.00	\$1,229.17
		$(\$3,850 - \$187.50) \div 6$		$(\$7,750 - \$375) \div 6$
November	\$125.00	\$931.25	\$250.00	\$1,875.00
		$(\$3,850 - \$125) \div 4$		$(\$7,750 - \$250) \div 4$
December	\$62.50	\$1,893.75	\$125.00	\$3,812.50
		$(\$3,850 - \$62.50) \div 2$		$(\$7,750 - \$125) \div 2$

NOTES:

- **First Paycheck with 2023 Contributions:** January 26, 2023
- **Frequency of Contributions (if enrolled for the full calendar year*):**
 - **Annual Employees (paid over 12 months):**
 - *Employee* contributions: Deducted on two paychecks each month (24 paychecks/year).
 - *Employer* contributions: Processed on two paychecks each month (24 paychecks/year).
 - **Academic Year Employees (paid over 9 months):**
 - *Employee* contributions: Deducted on two paychecks each month over 9 months (18 paychecks) and on all paychecks processed for summer appointments which will vary by individual (0-6 paychecks). Per paycheck contributions will automatically adjust based on annual contribution amount, contributions year to date, and the number of pay periods remaining in the calendar year.
 - *Employer* contributions: Processed on two paychecks each month over 12 months (24 pay periods).

**For employees not enrolled for the full calendar year, the number of pay periods contributions are made is pro-rated.*

- **University Staff Temporary Employees:**
Employee contributions are post-tax.
- **Crafts workers:**
Are eligible for the HSA employer contribution if an HDHP is elected.
- **Excess Contributions:**
Employees that exceed the maximum contribution amounts listed above may be subject to excess contributions penalties if the excess contribution is not removed from the account timely. Employees should contact their tax advisor for additional information on excess contributions.