Use this information during your benefit open enrollment period and help your employees’ health savings account (HSA) enrollment go as smoothly as possible.

Ensure your benefit materials reflect 2019 health savings account deductibles, out-of-pocket maximums and contributions.

Contribution limits and out-of-pocket maximums have increased slightly from 2018.

<table>
<thead>
<tr>
<th></th>
<th>HSA contribution limit</th>
<th>Minimum deductible amounts</th>
<th>Maximum out-of-pocket limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual coverage</td>
<td>$3,500</td>
<td>$1,350</td>
<td>$6,750</td>
</tr>
<tr>
<td>Family coverage</td>
<td>$7,000</td>
<td>$2,700</td>
<td>$13,500</td>
</tr>
</tbody>
</table>

Annual catch-up contribution limit for HSA-eligible individuals age 55 or older: $1,000.

Tell employees when they can expect to receive their Optum Bank® welcome kits

Optum Bank cannot provide employees with status information on their HSA applications until your complete enrollment file has been received and processed. To avoid frustration, please give employees an approximate date when they will receive a welcome kit. The approximate date would be 10 to 15 business days after enrollment files are submitted to Optum Bank.

Remind your employees of the importance of opening an HSA

Encourage your employees to open an HSA as soon as possible. This is important because someone cannot reimburse himself or herself for medical expenses incurred before the date an HSA is established. In many states, the establishment date is when the account is opened and funded. In Utah, where Optum Bank is based, an HSA is considered established when the account is opened, even if it is not immediately funded.
Open Enrollment Checklist

- **Provide a correct street address for each employee**
  Before sending your enrollments to Optum Bank, make sure each employee's address is the correct physical street address and not a P.O. box. Incorrect information will delay the account-opening process and may also cause delays in receiving their welcome kit and Optum Bank debit Mastercard®, as well as other bank correspondence.*

- **Encourage employees to provide a current email address and phone number**
  Employees who give Optum Bank their email addresses will automatically receive a quarterly e-newsletter, with up-to-date health savings and spending information and HSA account management need-to-know tips. Additionally, having updated contact information allows us to quickly contact account holders when we notice suspicious or fraudulent account activity.

- **Remind employees how to calculate HSA limits outside of the calendar year**
  The HSA contribution limits are based on the calendar year. If your plan year aligns with the calendar year, remind your eligible employees who join a qualifying high-deductible health plan (HDHP) mid-year, leave the company or change benefits due to a qualifying life status event, that they can prorate their personal HSA contribution limit based on the number of months they participate in the HDHP.

* As part of the US Patriot ACT, new enrollees may be contacted by Optum Bank to provide additional documentation to open their HSA. These documents include copy of their driver’s license, social security card, a recent utility bill.

Health savings accounts (HSAs) are individual accounts offered or administered by Optum Bank®, Member FDIC, and are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State taxes may apply. Fees may reduce earnings on account. This communication is not intended as investment, legal or tax advice. Federal and state laws and regulations are subject to change.

**EDUCATION AND TOOLS**

Visit uhctools.com for access to easy-to-understand health savings account educational tools and resources you can provide your employees.

The site includes:
- Educational flyers and brochures
- Videos on the latest HSA market trends
- Online tools and resources