



High Deductible Health Plan (HDHP) Health Savings Account (HSA) Introduction



USA



The University of South Alabama

What is a High Deductible Health Plan (HDHP)?

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How does the HDHP work?

Deductible
Phase

Non-Embedded Deductible

Non-Embedded Deductible Example

What is a Health Savings Account (HSA)?

YOU!

— —

What is a Limited Purpose FSA (LPFSA)?

What are examples of eligible
Limited Purpose FSA expenses?

Who can contribute to an HSA
continued?

How does an HDHP and HSA
work together?



HSA & FSA comparison

What is the USA Patriot Act?

What happens If I do not complete the identity verification for the USA Patriot Act?

The HSA will be closed, and any unused funds will be returned to USA.

Contribution sources/ administration rules

Are there any special contribution limits for spouses?

If either you or your spouse has family coverage, both you and your spouse are treated as having only that family coverage.



Thank you
