Health Savings Account, and Voluntary Benefits

What is a Health Savings Account (HSA)?

An HSA is an individual account you can use when you are enrolled in a High-Deductible Health Plan to pay out-of-pocket qualified medical expenses on a tax-free basis. This saves you money!

Versiti will also contribute to your HSA every year!
$600 if you elect Single Coverage in the HDHP
$1,200 if you elect Family Coverage in the HDHP

Advantages of an HSA:

An HSA provides TRIPLE tax savings! You will not pay tax on:

- Your payroll deductions
- Interest that accumulates in your account
- Money withdrawn to pay for qualified health expenses

The account belongs entirely to you and can be used for both current and future qualified healthcare expenses.

Who Can Contribute to an HSA?

- You must be enrolled in the HDHP option
- You cannot have any other health insurance or Medicare
- You cannot be claimed as a tax dependent of someone else

2026 HSA Maximum Contribution Limits: $4,400 Single $8,750 Family*
You can save an additional $1,000 per year if you are 55 or older

- Versiti's HSA contribution counts towards the annual contribution limits set by the IRS
- Note that in 2026, Versiti will be contributing quarterly to HSA accounts

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How to Voluntary Income Protection Plans Help Supplement Medical Coverage?

Versiti is proud to offer Accident, Critical Illness and Hospital Indemnity as Voluntary Income Protection plans for our employees. These plans pay lump-sum cash benefits from the occurrence of an accident, hospital stay or diagnosis of a specific illness. This lump-sum benefit helps cover out of pocket medical expenses or help cover rent, groceries, childcare, to help make up for lost wages.

Brenda Chose the HDHP Plan + Accident

- ❑ Brenda is healthy but fell over the weekend setting up Halloween decorations breaking her leg
- ❑ She goes to the Emergency room, has an X-ray and leaves with a cast
- ❑ Because she is on the Accident plan, she receives $200 for the ER, $40 for the X-ray, and $1,800 for the fractured leg. She will also receive $50 from The Hartford for Wellness Screening
- ❑ Brenda will also receive $250 from Versiti's Well-Being Program for completing Brenda's annual health exam if done before 12/31/2026
- ❑ Because she is also in the HDHP, she could use Versiti's $600 HSA contribution to also help cover her costs

Brenda

- Needs single coverage
- Healthy
- Limited budget for unexpected costs