



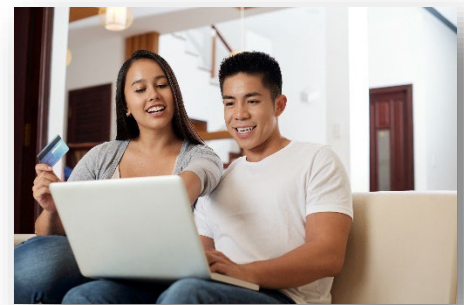
Health Savings Account (HSA)

A Health Savings Account (HSA) is available to employees who participate in the Blue Shield High Deductible Health Plan (HDHP). This is a tax-advantaged savings account through Sterling HSA that allows you to save pre-tax dollars to pay for qualified health expenses.

The Court will contribute \$900 annually over 26 pay periods into your Sterling HSA account.

An HSA allows you to:

- Save toward medical expenses (including dental and vision), up to IRS maximums (see Table below)
- Have your contributions deducted on a pre-tax basis
- Change your contribution amount at any time
- Roll the funds to the following year (this is not a “use it or lose it” plan)
- Keep the account; it is portable; it goes with you if you leave employment
- Use a debit card to pay for qualified medical expenses
- Use the funds to pay for IRS tax dependents even if they are not enrolled in the HDHP



NOTE: you are not eligible to elect an HSA if you are covered by another health plan, such as a health plan sponsored by your spouse’s employer (unless it is another HDHP plan), Medicare, Tricare or if an employee is claimed as a dependent on another’s tax return.

HSA Contribution Limits for 2023

Annual Single Contribution Maximum	\$3,850*
Annual Family Contribution Maximum	\$7,750*
Annual Catch-Up Contribution Maximum (for HSA participants that are 55 years or older)	\$1,000

*Limit includes contributions from the Court.