



# CITY OF NASHUA

## Payroll Deduction/Account Authorization for HSA

When enrolled in a High Deductible Health Plan, you may have the City of Nashua deduct Health Savings Account employee contributions from your pay in addition to the annual employer contribution detailed below.

Please review the following carefully before electing to set up an HSA Account:

### 1. Annual Contribution Limits

Plan Membership	2025 Tax Year Limit	City Contribution (if applicable)	Employee Contribution Limit
<b>Single</b>	\$ 4,300	\$ 1,500	\$ 2,800
<b>Family</b> (2 or more)	\$ 8,550	\$ 3,000	\$ 5,550
NOTE: IRS Catch-up provision for 55+ years of age is \$1,000 per year in addition to above amounts.			

### 2. HSA Eligibility Requirements

If **you** do not meet all of the following eligibility requirements, federal regulations prohibit **you** from opening an HSA:

- Covered under a qualified high deductible health plan on the first day of the month.
- Not covered by any other health plan, including spouse's health insurance.
- Not covered by spouse's full-purpose Flexible Spending Account (FSA).
- Not enrolled in any part of Medicare or Tricare.
- Have not received Veteran's health benefits in the past 90 days.
- Not claimed as a dependent on another person's tax return.

**3. Open a Health Savings Account** – Required even if not opting for employee contributions in order to receive the City Contributions. Create your online account with Anthem. Your account will officially open on the effective date of your HDHP.

**Auto-Enrollment Disclosure:** If you elect the qualified High Deductible Health Plan (HDHP)/Health Savings Account (HSA) option through the City of Nashua's Internal Revenue Code Section 125 Cafeteria Plan, the City of Nashua will provide Anthem with data and information requested by Anthem and reasonably needed by Anthem in order to open your Anthem HSA, including accepting the Anthem HSA terms and conditions and rate and fee schedule on your behalf and agreeing to receive account statements and other account documents electronically.

**4. When HSA contribution elections are made through Alight online Benefits Enrollment system, you authorize Payroll Deductions (employee contributions) and agree to the below statement-** (Section 125 pre-tax deductions)

I affirm that I am enrolled in the City of Nashua's HDHP with HSA Option, have no other medical coverage, and am not participating in a Health Care Flexible Spending Account (see #2c above). I am eligible to open and contribute to a health savings account. I hereby request and authorize the City of Nashua to deduct from my pay the identified deduction and to forward it to my health savings account with Anthem. I understand it is my responsibility to manage my contributions in accordance with federal guidelines based on my eligibility as well as my dependents. I also understand that using my HSA funds for expenses other than those deemed qualified may subject me to tax penalties.