

Opening Your Health Savings Account

- You need to establish/open your HSA account in order to receive employer and employee contributions into your HSA.
- To open your account:
 - Go to <https://engilitybenefits.benefitsnow.com>
 - Click on “Enroll/Make Benefit Changes” (top left hand side of the screen)
 - Click “Continue”
 - Click “Save and Continue”
 - Click on the “View/Change” blue button next the “Health Savings Account” line
 - Click on the “HSA Establishment” link towards the middle of the page. This will take you to the Optum website where you establish your account.
- Once you open your HSA account, it can take from 2-4 weeks for your HSA deductions to start.
- Employer contributions are processed on a monthly basis and they are not retroactive.
- To review the timing of the changes and when it will affect your paycheck, to <https://engilitybenefits.benefitsnow.com>, click on “My Benefits” (top left hand side of the screen), then click on “Health Savings Account (HSA)” and then click on “calendar” (towards the middle of the page).

Eligibility

- Must be enrolled in a qualified High Deductible Health Plan
- Cannot be enrolled in any of the following:
 - TRICARE (any plan)
 - Medicare (Part A or Part B)
 - Yours or your spouse’s healthcare FSA
 - A spouse’s health plan that is not an IRS-qualified high-deductible health plan
 - Care or prescriptions from the Veteran’s Administration (VA)
 - Cannot be a dependent on someone else’s tax return

IRS Limits

	Medical Plan Coverage Level	2019
HSA Contribution Limit (employer* + employee)	Employee Only	\$3,500
	Employee + Dependents	\$7,000
HSA catch-up contribution (age 55 or older)	All	

*Includes wellness incentives

- Employer contributions count towards the IRS limit for HSA.
- Employer contributions are processed once a month in 1/12ths (\$25.00 for employees enrolled in Employee Only coverage or \$58.33 for employees enrolled in Employee + Dependent(s) coverage.
- IRS limit is pro-rated based on date of hire an enrollment in an Engility Consumer Driven Health Plan (CDHP). You must be an active employee, enrolled in a UHC CDHP plan and have an account open as of the 1st of the month to be eligible for that month’s employer contribution.

Questions

- To verify if you already established your account, please contact Optum Bank at 1-800-791-9361
- For more Benefits questions, email Engility.Benefits@engility.com.