



PLAN YEAR 2025

Health Savings Account (HSA)

Enroll in the Aetna HDHP and Receive up to \$1,800 in Health Savings Account Funds From Broward Health!

A Health Savings Account (HSA) allows you to make tax-free contributions to build up protection for current and future healthcare expenses for you and your dependents. The Health Savings Account is only available to employees enrolled in the Aetna High Deductible Health Plan (HDHP).

Here's How It Works

When you newly enroll in the Aetna HDHP, Broward Health will automatically set up and contribute to a Health Savings Account for you. You'll then have two opportunities to earn additional employer contributions each year through preventive care initiatives.

1. At initial enrollment only, Broward Health will contribute:
 - » \$500 for Employee Only or Employee & Child(ren) coverage -OR-
 - » \$1,000 for Employee & Spouse or Family coverage
2. If you or your covered spouse (if applicable) receive a routine annual physical or well visit exam, Broward Health will contribute:
 - » \$300 for Employee Only coverage -OR-
 - » \$600 for Employee & Spouse
3. If you and your covered spouse (if applicable) complete a Health Risk Assessment, Broward Health will contribute:
 - » \$100 for Employee -OR-
 - » \$200 for Employee & Spouse

The funds will be posted to your HSA after Broward Health receives a confirmation report from Aetna.

*State income taxes are also waived on HSA contributions in almost all states.

HSAs and Taxes

Employees enrolled in the HDHP are also eligible to contribute additional funds on a pre-tax basis into their HSA through biweekly payroll deductions. The money in your HSA (including interest and investment earnings) grows tax-free. When the funds are used for qualified medical expenses, they are spent tax-free.*

You can use your HSA at any time to pay for qualified healthcare expenses such as doctors visits, hospital services, or other eligible, out-of-pocket medical costs. Visit www.inspirafinancial.com for a full list of qualified expenses.

HSA Funding Limits

The IRS places an annual limit on the maximum amount that can be contributed to HSAs. For 2025, contributions (which include any employer contribution) are limited to the following:

HSA FUNDING LIMITS	
EMPLOYEE	\$4,300
FAMILY	\$8,550
CATCH-UP CONTRIBUTION (AGES 55+)	\$1,000

HSA contributions over the IRS annual contribution limits (\$4,300 for individual coverage and \$8,550 for family coverage for 2025) are not tax deductible and are generally subject to a 6% excise tax.

If you've contributed too much to your HSA this year, you have two options:

- » Remove the excess contributions and the net income attributable to the excess contribution before you file your federal income tax return (including extensions). You'll pay income taxes on the excess removed but won't have to pay a tax penalty.
- » Leave the excess contributions in your HSA and pay 6% excise tax on them. Next year consider contributing less than the annual limit to your HSA.

The Broward Health HSA is established with INSPIRA Financial Services. You may be able to roll over funds from another HSA. For more enrollment information, visit www.inspirafinancial.com.

This chart summarizes the 2025 medical coverage provided by Aetna. All covered services are subject to medical necessity as determined by the plan. Please note that all out-of-network services are subject to Reasonable and Customary (R&C) limitations. The **Aetna Choice POS II High Deductible Health Plan (HDHP)** below offers in- and out-of-network benefits, with low premiums but higher out-of-pocket costs. For employees who are newly enrolled in the HDHP, Broward Health will contribute up to \$900 for Employee Only or Employee & Child coverage and up to \$1,800 for Employee & Spouse or Family coverage annually into an existing/new Health Savings Account (HSA) to assist with eligible out-of-pocket medical costs. Employees who do not spend all of their HSA funds in 2025 will be able to roll these funds over to the following year. For more information, see page 19 under Health Savings Account.

AETNA CHOICE POS II — HDHP

	TIER 1 (BROWARD HEALTH EMPLOYED & AFFILIATED PHYSICIANS AND FACILITIES)	TIER 2 (AETNA OPEN ACCESS NETWORK)	TIER 3 (OUT-OF-NETWORK)
CALENDAR YEAR DEDUCTIBLE (CYD)			
INDIVIDUAL	\$1,650	\$3,000	\$5,000
FAMILY	\$3,300	\$6,000	\$10,000
MAXIMUM OUT-OF-POCKET (MOOP)			
INDIVIDUAL		\$4,000	\$10,000
FAMILY		\$7,000	\$20,000
PHYSICIAN SERVICES			
PREVENTIVE CARE	No charge		40%*
PRIMARY CARE	20%*		40%*
SPECIALIST	20%*		40%*
DIAGNOSTIC SERVICES			
LAB/X-RAY/ADVANCED IMAGING	20%*		40%*
OUTPATIENT SURGERY			
FACILITY	20%*		40%*
PHYSICIAN SERVICES	20%*		40%*
EMERGENCY SERVICES			
EMERGENCY ROOM		20%*	
AMBULANCE		20%*	
URGENT CARE	20%*		40%*
INPATIENT HOSPITAL			
FACILITY	20%*		40%*
PHYSICIAN SERVICES	20%*		40%*
OTHER SERVICES			
ALLERGY TREATMENT/TESTING	20%*		40%*
SPINAL MANIPULATION	20%*		40%*
HOME HEALTH CARE	20%*		40%*
REHABILITATION	20%*		40%*
HABILITATION SERVICES	20%*		40%*
SKILLED NURSING CARE	20%*		40%*
DURABLE MEDICAL EQUIPMENT	20%*		40%*
HOSPICE SERVICES	20%*		40%*

*Employee pays after calendar year deductible is met.



Aetna High Deductible Medical Plan & Health Savings Account (H.S.A.) Employer SEED and REWARD Dollars

Dear HDHP Enrollee/Employee,

Below is information regarding your **HDHP plan** and how the H.S.A. **Employer Contribution** works (2 pages). Information can also be found in the Broward Health **Employee Benefits Guide** on the Employee Benefits page on the Intranet - <https://employee.browardhealth.org/pages/employee-benefits>.

The initial, **one-time only "Seed"** contribution will first be reflected on your pay stub and then deposited to your H.S.A. **You will receive a debit card in the mail from the vendor.**

1. To qualify for the **annual physical** employer contribution (\$300 or \$600 *depending on medical coverage type*), you must complete your annual physical **before the end of the plan year**.
2. To qualify for the **annual HRA** employer contribution (\$100/\$200 *depending on medical coverage type*), you must take the **Health Risk Assessment** by logging onto www.Aetna.com with your Aetna ID # and Password (*if you don't have one already, you can create one on the site*), then click on the **Health and Wellness** tab, then on the **Stay Healthy** tab and the HRA is under **Access your Health Dashboard**, "Complete your health assessment" **as noted on the screenshot below**.

Please Note: Upon receipt of the data report from Aetna, your H.S.A. will be credited with the applicable funding. This process can take **approximately 3 weeks** (subject to change) **after receipt of report**. If you need an additional card for a spouse or family member or require any additional information, please give **INSPIRA** (formerly Millenium/PayFlex) a call at **888-678-8242** or register for an online account at <https://insirafinancial.com>. For addition questions, contact the Corporate Benefits Team at 954.473.7192. Thanks.