Penn Human Resources

# Important HSA Rules

You cannot be enrolled in any other health coverage plan, including Medicare, union plans, or secondary coverage under a spouse.

- You cannot participate in a Health Care Flexible Spending Account; your spouse cannot participate in one, either.
- Proration rule applies which is an employee can only contribute to the HSA just for the months that he or she is eligible. For example, on July 1, 2020, the employee has a family HDHP. On November 1, he or she no longer has the HDHP. The most that he or she can contribute, including Penn's contribution, for the year is $2,364. ($7,100/12 = $591 x 4 months).
- If you reach the pre-tax maximum in any year, you must stay in the Aetna HDHP for the following plan year. If you don't, you'll be subject to IRS tax penalties.

The full amount of the expense must be in your HSA account for you to receive reimbursement.

- Post-tax contributions can be made to your account by anyone at any time.

You may change your HSA pre-tax contribution amounts anytime during the year.

- Expenses for domestic partners and/or children are eligible only if you claim them as dependents on your tax return.