

Don't miss out

A health savings account (HSA) helps pay for health care expenses such as prescription drugs, medical supplies, doctor visits, physical therapy and more. It can also be used to pay for qualified medical expenses not covered by your health insurance, such as dental care, braces, contacts and glasses. You can use the money in the HSA now or save it for retirement. And, you don't have to pay federal or (in most cases) state taxes on:

- Deposits you or others (including ORNL) make to an HSA
- Money you spend from an HSA on qualified medical expenses. See IRS Publication 502 for qualified medical expenses
- Investment returns (if you are eligible and choose to invest part of your HSA)

You can get free money from ORNL

When you elect the Consumer Choice medical plan with HSA, ORNL will open your Optum Financial HSA account. If eligible, ORNL will contribute to your HSA the first week of January.

ORNL HSA contribution	2023
Employee only	\$750
All other coverage levels	\$1,500

IRS contribution limits (employer and employee)	2023
If you have employee only coverage	\$3,850
If you have all other coverage levels	\$7,750
If you are 55 or older in 2022	An extra \$1,000

To make your HSA contribution election for 2023, contact the ADP Benefits Service Center. You can call them at **1-800-211-3622** or log into the ADP website at **myadp.com**.

Start doing more with your HSA*

If you already have an ORNL HSA...

NOTE: Your HSA election defaults to \$0 on January 1st each calendar year, so you must make your election to begin contributions.

- 1 Elect your contribution** by signing up for pre-tax payroll deductions via **myadp.com** or by calling the ADP Benefits Service Center at **1-800-211-3622**.
 - To make your HSA election during Open Enrollment, click on "Annual Enrollment" and select your new HSA amount for 2023.
 - To make HSA changes January – November, click on "Declare An Event," then select "HSA Election" – use the current date as "Event Date." Your change will be effective on the first day of the month after the election is made.

- 2 Sign into your HSA** at **myuhc.com**® or download the Optum Bank or UnitedHealthcare® app if you have not already.

Once online, you can check your balance, capture receipts and pay bills.

If you don't yet have an ORNL HSA...

- 1 Contact the ADP Benefits Service Center** at **1-800-211-3622** or log into the ADP website at **myadp.com**.

To receive the company contribution to your health savings account (HSA), you must elect the Consumer Choice medical plan eligible for HSA. You may also elect to make an employee pre-tax HSA contribution.

***Important Note:** It is the employee's responsibility to determine eligibility for the HSA. To see if you are eligible to open or contribute to an HSA, see IRS Publication 969.

Optum Financial™



You have access to an HSA. It's time to make the most of it.

Managing health care expenses can be challenging. That's why your ORNL Consumer Choice medical plan with HSA gives you tax advantages when you save and pay for medical expenses.

Make sure you are not missing out on important advantages that come with an HSA.

Elect your contribution amount for 2023. The employee contribution amount must be re-elected each year.

Note: It is the employee's responsibility to determine eligibility for the HSA. To see if you are eligible to open or contribute to an HSA, see IRS Publication 969.

Medicare note: If enrolled in Medicare Part A, you are not eligible for the Optum Financial™ HSA account. Contact ORNL Benefits at **1-865-576-7766** if you need more information.

