



Benefits

Health Savings Account

Frequently Asked Questions

ELIGIBILITY

Who is eligible to contribute to or receive contributions to a Health Savings Account?

Full time benefit eligible employees that are enrolled in the HSA Medical Plan (formerly named the HDHP/PPO plan) are eligible, except in the following cases:

- Employee can be claimed as a dependent on anyone else's tax return
- Employee or their spouse is enrolled in a general purpose healthcare flexible spending account (FSA).
- Employee is enrolled in any governmental programs, including Medicare, Medicaid, TRICARE, and Veterans Affairs medical benefits.
 - Medicare Note: Employees enrolled in Medicare coverage are disqualified from contributing to an HSA during any month they have Medicare coverage. Although Medicare is typically available at age 65, some employees delay enrolling until a later date. When an individual does request to enroll, the government's system will automatically backdate the enrollment in Part A to either their 65th birthday or six months before the enrollment request. Coverage cannot begin earlier than age 65. Any HSA contributions made during the six-month backdate will be disqualified, and taxes will apply. The [Medicare website](#) warns applicants over 65 to cease HSA contributions up to six months before applying for Medicare.

Am I eligible to contribute to or receive contributions to a Health Savings Account if my spouse or dependents are enrolled in non-qualifying health coverage (i.e. Medicare, Medicaid, VA benefits, etc)?

Yes. Your Health Savings Account eligibility is only based on your medical coverage, not the coverage of your spouse or dependents. The exception to this is if your spouse is enrolled in a general purpose healthcare flexible spending account (FSA). We encourage you to consult a tax professional if you are unsure about your eligibility.

What happens to my Health Savings Account funds if I become no longer eligible?

After contributions are made, your Health Savings Account balance is not affected if you subsequently lose eligibility. Although new contributions cannot be made after losing eligibility, any contributions previously made while eligible are protected.

OPENING A HEALTH SAVINGS ACCOUNT**When will I receive information about my Health Savings Account?**

For Open Enrollment, if you are enrolling in a HealthEquity account for the first time, HealthEquity will mail you a debit card and instructions on how to create your account online at the end of December. If you already had a Healthcare FSA through HealthEquity, you can use the same purple debit card for your Health Savings Account.

What website should I use?

If you already have a HealthEquity account, you can continue to use the same login/password to access your new HSA account. If you have never created an account at HealthEquity before, visit <https://my.healthequity.com/ClientLogin.aspx> to login for the first time.

Please note that 2027 accounts may not be visible on the website until the end of December.

Does HealthEquity have an app?

Yes, it is called EZReceipts, which is available on iOS or Android.

Who do I call if I am having trouble logging in?

You can contact HealthEquity at 866-346-5800.

Do I have to contribute to the Health Savings Account in order to receive the County contribution?

No.

What if I had a Healthcare FSA in 2026? How does it work to switch?

No Healthcare FSA funds can be carried over into 2027 if you are enrolling in a Health Savings Account. All Healthcare FSA funds must be used for service dates 1/1/26 – 12/31/26. Healthcare FSA participants will have until 4/30/27 to submit receipts for services rendered from 1/1/26-12/31/26.

What if I switch back to a non-qualifying medical plan next year or the year after?

You cannot contribute to a Health Savings Account if you are enrolled in a non-qualifying medical plan. However, you are still permitted to use the funds for qualified expenses.

CONTRIBUTING TO A HEALTH SAVINGS ACCOUNT

What are the contribution limits?

- For calendar year 2027:
 - \$4,500 for employee only; or
 - \$9,000 for family coverage.

In addition to the above limits, employees 55 or older may make a catch-up contribution of up to \$1,000 per calendar year.

Does Oakland County's Health Savings Account contribution count towards my annual limit?

Yes.

Do I have to repay Oakland County's Health Savings Account contribution if I separate from employment prior to the end of 2027?

No.

How are contribution limits for Health Savings Accounts enforced for married individuals?

The IRS treats married couples (see [Rev. Rule 2005-25](#)) as a single tax unit, which means they must share one family HSA contribution limit, in certain circumstances, of \$9,000 in 2027. When two married individuals have separate benefits—for example, one has HSA qualifying self-only coverage and the other has HSA qualifying family coverage (e.g., qualifying coverage for themselves and children)—both are treated as having family coverage and must not contribute more than the total family limit. If both spouses have self-only HSA qualifying coverage, each spouse may contribute up to \$4,500 in 2027 in separate accounts. There is no such thing as a “joint” HSA, even for married individuals. Married individuals can choose to make all contributions to one HSA account owned by one of the spouses or they can each have their own account. However, if either spouse has family-level HSA qualifying coverage, they must split the maximum contribution threshold for families between the two accounts.

Married couples where both spouses are 55 or older can each make an additional \$1,000 contribution to their separate HSA accounts.

We encourage you to consult a tax professional if you are unsure about your contribution limits.

How are contribution limits enforced if I am not eligible for a Health Savings Account for the entire year?

Eligibility for HSA contributions is determined monthly, as of the first day of each month, so the IRS annual limit is prorated if the employee does not meet the four eligibility conditions for the entire year. For instance, if the employee is HSA-eligible with self-only coverage for January through August (2027), then loses eligibility, their maximum annual contribution will be \$3,000 (i.e., 8/12 of \$4,500).

Can I change my contributions throughout the year?

Yes, you can change your contributions as often as you wish.

How do I change my contributions?

You can follow the [Workday job aid](#) to update your contribution amount.

USING FUNDS IN YOUR HEALTH SAVINGS ACCOUNT

How do I use the funds?

HealthEquity will send you a debit card that you can use at retailers for qualified medical expense (pharmacies, doctor offices, dentists, hospitals, etc.). You can also submit receipts through HealthEquity for reimbursement.

When are funds available to be used?

Funds are available as they are deposited to your Health Savings Account. Funds are typically deposited to Health Savings Accounts on pay day, however occasionally there can be a delay of 1-2 business days, particularly if it is a week with a holiday.

What happens to unused funds?

All unused funds will carry over into the following year.

Can I use Health Savings Account funds to pay Medicare premiums after I retire?

Yes.

INVESTING

How do I invest my Health Savings Account funds?

HealthEquity offers a few different options, depending on how much investment support you want. Get started by reviewing HealthEquity's information [here](#).

How much can I invest?

To utilize investment options, you need to keep a cash balance of \$1,000 in your account. Any monies in addition to \$1,000 can be invested.

If I need to transfer funds from investing back to the HSA to use the funds for an expense, how long does it take?

One to two business days depending on the investment option you choose.

Can I roll out my Health Savings Account funds from HealthEquity to another custodian?

Yes. You must keep a balance of at least \$25 in your account. A transfer can be requested by completing the "HSA Partial Transfer Out Request" from your account support page.