

For the question asked: "What does this do to my paycheck?"

It depends on how much you decide to contribute to an HSA.

If an HSA plan is offered and an employee selects it, the required **monthly medical premium is usually lower**, which would generally **increase take-home pay** compared to higher-premium plans. Our HSA proposed amounts are approximately 17% lower than the Gold 250 and 16% lower than the Gold 2000.

However, if the employee chooses to **contribute to the HSA through payroll (meaning you are putting in an additional amount above the required minimum premium)**, that contribution would come out **pre-tax**, which may reduce the paycheck amount — but the money goes into the employee's own HSA account and can be used for medical expenses or saved for the future.

Overall, an HSA does not automatically reduce pay. Any change to a paycheck would be the result of **individual plan selection and personal contribution choices**.

No one would be required to contribute to an HSA, and employees could choose a non-HSA plan if they prefer.

For example - If your premium drops by about \$85 a month under the HSA plan, you could choose to keep that \$85 in your paycheck, or you could put that \$85 as an additional contribution to your HSA. Either way, it's your choice.

- **Medical premium**

This is the cost of the insurance plan. It is **required** and comes out of your paycheck just like it does today.

- **HSA contribution**

This is **optional** and completely up to the employee.

It is **additional money** you choose to put into your own HSA account to help pay future medical expenses.

You can:

- Contribute **\$0** to an HSA and just pay the lower required premium, **or**
- Contribute **any amount you choose** (up to IRS limits), **or**
- Contribute enough to help cover the deductible over time