

## North Tooele Fire District – Proposed Renewal with HSA Plan

### Health Savings Account (HSA) – Crew Information Sheet

#### Why You're Receiving This Information

You asked about an HSA option — we listened. This sheet explains what an HSA is and what it could look like for our District. We are sharing this information to determine employee interest before any decisions are made.

This information applies only to medical benefits. In order to add an HSA option, the mid-level **Gold 1000** deductible plan would no longer be offered, while the **Gold 250** and **Gold 2000** plans would remain available. Dental and vision benefits would continue separately and would not be affected.

#### What Is an HSA?

A Health Savings Account (HSA) is a personal, tax-advantaged savings account that works with an HSA-qualified high-deductible health plan (HDHP). It allows you to set aside pre-tax money to pay for qualified medical expenses now or in the future. The account belongs to you, even if you change jobs or retire.

#### Why an HSA Can Be a Good Option

- Triple tax advantage: pre-tax contributions, tax-free growth, and tax-free withdrawals
- Unused funds roll over year to year (no “use it or lose it”)
- Can be used for current expenses incurred after the plan start date or saved for future and retirement healthcare costs
- Gives employees more control over how and when healthcare dollars are spent

#### Important Things to Understand About an HSA Plan

- Until your HSA has money built up, you are responsible for 100% of eligible medical costs
- With the proposed \$3,500 HSA plan, you pay out of pocket until the \$3,500 deductible is met
- You may use available HSA funds or personal funds to cover these expenses
- Preventive care (annual physicals and screenings) is covered at 100% even before the deductible

#### What Happens After the Deductible Is Met

Once the \$3,500 deductible is met, the medical plan begins paying benefits according to the plan design.

#### What Can an HSA Be Used For?

HSAs can be used for hundreds of IRS-qualified medical expenses, including medical care, prescriptions, dental and vision services, mental health care, and many over-the-counter items.

## 2026 IRS HSA Contribution Limits

- Individual coverage: up to \$4,300
  - Family coverage: up to \$8,550
  - Age 55 or older: additional \$1,000 catch-up contribution
- (Combined total of employee and employer contributions)

## High-Level Comparison

Current Non-HSA Plans:

- Lower deductible
- Fixed copays for many services
- Higher monthly premiums
- No personal medical savings account

HSA Plan:

- Higher deductible
- Lower monthly premiums
- Eligible for HSA contributions
- Opportunity to save pre-tax dollars for medical expenses

## Proposed HSA Plan Being Considered

The District is evaluating a \$3,500 Silver HSA plan option that would pair a high-deductible medical plan with the ability to contribute to a Health Savings Account.

## Why the District Is Looking at an HSA Option

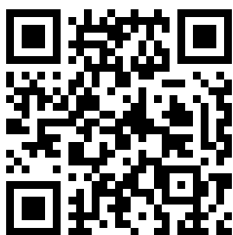
- Overall lower premium costs compared to current plan options
- Provides employees with additional choice and flexibility
- Allows long-term healthcare savings
- Maintains access to the same provider networks

## Important Reminder

This information is being shared to gather employee feedback only. No changes have been made yet. Please let your Captain know if you would be interested in having an HSA option available.

## Learn More About HSAs

Scan the QR code or visit [www.healthequity.com](http://www.healthequity.com) for a full list of eligible expenses and additional information on how HSAs work.



### General Pricing differences for HSA Option vs Standard

HSA	Gold 250	Gold 2000
\$3500 Silver HSA	-17.40%	-16.15%