



**WILLIAMSON COUNTY GOVERNMENT**  
**Benefits Department**

**2020 Health Savings Account Contributions**

The IRS has strict guidelines on who is eligible to contribute to a Health Savings Account (HSA). To be eligible you;

- must be 18 years of age or older
- must not be covered under any health plan that is not a qualified High Deductible Health Plan (HDHP)
- must not be enrolled in Medicare
- may not be claimed as a dependent on another individual's tax return (does not include spouse)

It is the employee's responsibility to contact the Benefits Department to stop their HSA contribution in the event any of these apply changing their eligibility.

**Employer HSA contributions:**

The 2020 employer contribution for employees that are enrolled in the HSA plan effective on January 1, 2020, will remain at a yearly maximum of \$500 for "employee only" and \$1,000 for "employee + 1" or "family" coverage.

The employer contribution will be made into your Health Savings Account in three equal deposits based on your enrollment in the Deductible Plan with the Health Savings Account for that quarter.

Deposits will be made as follows:

<b>Deposit Dates:</b>	<b>January 2020</b> 1 <sup>st</sup> Contribution	<b>May 2020</b> 2 <sup>nd</sup> Contribution	<b>September 2020</b> 3 <sup>rd</sup> Contribution	Maximum Yearly Contribution
<b>Employee Only</b>	\$166.66	\$166.67	\$166.67	\$500.00
<b>Employee + 1 or Family</b>	\$333.33	\$333.33	\$333.34	\$1,000.00

**Employee HSA contributions:**

HSA participants may start, stop, increase or decrease an election as of the first day of any month. **The 2020 Employee Contribution Change Form** is to be completed in full and returned to the Williamson County Benefits Department by the 15<sup>th</sup> of the month, before the beginning of the particular month in which the change is to become effective.

Maximum contribution limits into an HSA for 2020 is up to \$3,550 for an individual enrollment and \$7,100 for employee +1 and/or family enrollment. The contribution made by the employer and employee cannot exceed this allowed contribution.

Employees who are age 55 or older may make an additional catch-up contribution of up to a yearly maximum of \$1,000.

Contact Joy Heimermann by email at [joy.heimermann@williamsoncounty-tn.gov](mailto:joy.heimermann@williamsoncounty-tn.gov) (or) [joy.heimermann@wcs.edu](mailto:joy.heimermann@wcs.edu) or by phone at (615)595-1268 with questions regarding your Health Savings Account.