

### **Insurance - Health Savings Account**

1. Employees who receive the full cap and select a plan from the composite rate:

When an employee selects a Health Savings Account insurance plan from the plans available to that employee, the district shall deposit the difference, if any, between the cost of the total insurance plan selection (medical, vision, dental, etc.) and the negotiated insurance cap for that employee group, or \$100 – whichever is greater, into the employee's HSA on a monthly basis. This option is only available to employees who select insurance from the composite rate and receive the full cap.

2. Employees who receive prorated insurance cap and select a plan from the tiered rate:

When an employee selects a Health Savings Account insurance plan from the plans available to that employee, the district shall deposit the difference, if any, between the cost of the total insurance plan selection (medical, vision, dental, etc.) and the negotiated prorated insurance cap for that employee group, or \$100 – whichever is greater, into the employee's HSA on a monthly basis. This option is only available to employees who select insurance from the tiered rate and receive a prorated cap amount.

3. Employees who receive the full cap and select a plan from the tiered rate:

When an employee selects a Health Savings Account insurance plan from the plans available to that employee and that employee receives the full cap and selects insurance from the tiered rate, the district shall not make any contribution to an HSA.