

IMPORTANT INFORMATION – READ CAREFULLY!
HIGH DEDUCTIBLE HEALTH PLAN WITH HEALTH SAVINGS ACCOUNT

If your spouse’s employer offers a High Deductible Health Plan with a Health Savings Account (HD/HSA), you and your spouse should take note of the following IRS ruling.

Even if your spouse is affected by the IRS ruling below, he or she must still enroll in the employer’s health plan when required by the State of Delaware Spousal Coordination of Benefits Policy.

If you are not certain that your spouse is enrolled in this type of plan, your spouse must check with his or her employer.

A High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) includes:

- A minimum deductible of at least \$1,400 per year for an individual and \$2,800 per year for a family; **AND**
- A Health Savings Account (HSA). The employee and/or employer may make pre-tax contributions to the HSA, and these funds may be used toward the deductible. Any funds in the HSA not used during any plan year roll forward to the following year and may be used for defined health-related costs. These accounts are regulated by the IRS.

Please note: If your spouse is enrolled in an HDHP **but not contributing** (and is not receiving any employer contributions) to an HSA, they can also be enrolled in another health plan, even with a balance in the HSA. The plan **does not** fall under the IRS ruling 2005-25 described below. Please contact the Statewide Benefits Office for instructions.

IRS ruling 2005-25 requires that:

- A spouse enrolled in an employer’s Employee Only contract High Deductible plan with a Health Savings Account (HSA), **is not eligible to participate** in the State of Delaware’s Group Health Insurance Program.
- If a spouse is enrolled in an employer’s Family contract High Deductible plan with a Health Savings Account (HSA) for dependents, any dependents covered under the Health Savings Account **cannot also be covered** through the State of Delaware’s Group Health Insurance Program. This could include a State employee listed as the spouse on the other plan.

Please contact the Statewide Benefits Office at 1-800-489-8933 for additional information.