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A Health Savings Account (HSA) is a tax-advantaged savings account that lets you use pre-tax dollars to pay for eligible health care expenses. Adobe offers a HealthEquity HSA with the **Aetna HealthSave (HSA) plan**, to provide you with rich medical coverage while helping you save for your current and future health care needs. As a member of this plan, you receive an HSA contribution from Adobe and you can contribute your own money, too. [Before you enroll in this plan, be sure you are eligible for an HSA.](#) [1]

The HSA is optional with the **Aetna HealthSave Basic** medical plan. It is only opened if you elect to make your own HSA payroll contributions. Adobe does not make a contribution to your HSA under this medical plan. [Before you contribute to an HSA make sure you are eligible.](#)

Here's the need-to-know information about what this medical plan covers and the benefits of the HSA:

- [How does it work?](#)
- [How do I know if I'm eligible for an HSA?](#)
- [About HSA contributions](#)
- [How I can spend my HSA dollars](#)
- [Whose expenses can I pay with my HSA?](#)
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- [2019 Aetna HealthSave medical plans at-a-glance \[PDF\]](#) [2]

How does it work?

An HSA is like a savings account that lets you pay for eligible health care expenses with tax-free dollars. The IRS has rules about who qualifies for an HSA, how much you can contribute, who qualifies as eligible dependents and what qualifies as eligible expenses. Review the information below and contact HealthEquity at 877-713-7680 with any HSA questions. You may also want to consult your tax advisor about your personal situation. Here's how it works:

How you enroll

To enroll in the [HealthEquity HSA](#) [3] ([SSO](#) [4]), you must first enroll in one of Adobe's HSA-compatible medical plans.

You'll have the option to enroll in a medical plan on the [Adobe Benefits Enrollment Site](#) [5] when you are first hired, during Open Enrollment or if you have a qualified life change during the year.

If you enroll in the **Aetna HealthSave (HSA) medical plan**, you will be automatically enrolled in an HSA account administered by [HealthEquity HSA](#) [3] ([SSO](#) [4]) and Adobe will make a contribution to

your HSA. All you need to do is activate the account after you receive your HSA card.

If you enroll in the **Aetna HealthSave Basic medical plan**, you have the option to open an HSA account administered by [HealthEquity HSA](#) [3] ([SSO](#) [4]) by electing to make your own HSA payroll contributions. Adobe does not make HSA contributions for this plan.

You can choose how much money you want to set aside in your HSA account. Once you open an HSA, you can change your contributions at any time during the year through the Adobe Benefits Enrollment Site.

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How do I know if I'm eligible for an HSA?

To be an eligible individual and qualify for a Health Savings Account (HSA), you must meet certain IRS requirements. To qualify for an HSA:

- You must be covered under a high deductible health plan (HDHP)
- You can't be covered by another medical plan (like a spouse's or parent's plan) unless that plan also works with an HSA
- You can't be enrolled in Medicare
- Your spouse can't have a separate plan with a healthcare FSA
- You can't be claimed as a dependent on someone else's tax return.

If you are not eligible for an HSA, you should not make personal HSA contributions nor receive HSA employer contributions. Be sure to confirm you are eligible for an HSA before enrolling in the Aetna HealthSave (HSA) medical plan. Refer to [IRS Publication 969](#) [6] to learn more about HSAs. Topics include: Qualifying for an HSA, Contributions to an HSA, Distributions From an HSA, Balance in an HSA, [Death of HSA Holder](#) [7] (designating a beneficiary) and [Filing Form 8889](#) [8].

If you have any questions, consult with your tax advisor. HealthEquity, the HSA administrator, is also available to assist you with any questions.

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About HSA contributions

How much Adobe will contribute in 2019

Adobe will contribute to the HSA if you are enrolled in the AetnaHealthSave (HSA) plan and you activate your account with HealthEquity. Adobe will contribute:

- up to \$850* for individual coverage
- up to \$1,700* for family coverage

** If you make coverage changes after January (e.g., new enrollment or change from individual to family coverage), you will receive a prorated contribution from Adobe for the current year. Refer to the proration schedule on page 2 of the [Rewards Guide](#) [9] [PDF]. Adobe's contribution counts toward your overall annual IRS contribution maximum.*

How much you can contribute in 2019

You can contribute up to the IRS maximums each year if you're eligible. The IRS limit applies to HSA contributions from all sources. Your contributions and Adobe's, if any, count toward your IRS limits.

Your contribution limit for the year can change based on your personal situation. A few factors—coverage status (family or single), time in that status, age and months in a qualified medical plan—will impact your limit. Refer to the current [HealthEquity Complete HSA Guidebook](#) [10] [PDF] or the [Know how much you can contribute](#) [11] [PDF] tip sheet for examples of different contribution scenarios that may describe your situation. Contact HealthEquity or your tax advisor with any questions.

These are the 2019 IRS contribution limits:

- up to \$3,500 for individual coverage
- up to \$7,000 for family coverage

If you're age 55 or older, you can contribute an additional \$1,000 in catch-up contributions.

Note: If you become enrolled in Medicare, you will cease to be eligible to make or receive HSA contributions. Refer to [Becoming Medicare eligible](#) [12]. At that time, contact the Adobe Benefits Support Team to review your options.

How to change your HSA contributions throughout the year

You can change your per paycheck HSA contributions or make a one-time lump-sum contribution to your HSA from your paycheck at any time ([subject to Payroll cut-off dates](#) [13] [PDF]) by submitting your request through the Adobe Benefits Enrollment Site. Your change will take effect in the next possible payroll period. Log in to the [Adobe Benefits Enrollment Site](#) [5], then select Life Event > Change in HSA Contribution, and enter the date and follow the steps to finalize.

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How I can spend my HSA dollars

How you can spend the funds

You can use HSA funds to pay for your share of qualified health care expenses that aren't fully covered by insurance for you, your spouse and your tax dependents. Refer to [Wondering how claims, deductibles and prescriptions work?](#) [14] [PDF] tip sheet.

Examples:

- Deductibles
- Coinsurance
- Prescription drugs
- Dental and vision expenses
- Go to <http://learn.healthequity.com/qme/> [15] for more examples of qualified medical expenses

How you access your HSA

You have a few choices to pay for qualified expenses using your HealthEquity HSA. Before you pay, be sure your doctor bills Aetna for your medical expenses first, so Aetna pays its share of the bill and tracks your deductible to ensure you pay only your share of the cost. Refer to the [Need to go to the doctor?](#) [16] [PDF] tip sheet.

1. Pay online through [HealthEquity](#) [3] ([SSO](#) [4]). Go to Claims & Payments, and select View Claims to

- see a list of claims ready to be paid, and click on Resolve to see payment options.
2. Use your HealthEquity Visa Health Account Card for your share of qualified health expenses.
 3. At the pharmacy, pay with your HealthEquity HSA card if you have available funds. Or pay from your personal bank account and reimburse yourself later online from your HSA.

If you have additional questions, you can reach HealthEquity via our dedicated service line: 877-71-7680.

Whose expenses can I pay for with my HSA?

You can pay for medical expenses for yourself and generally your spouse's and dependents' expenses as well. However, the IRS has specific rules and definitions related to spouses and dependents, that are different than the eligibility rules for coverage under Adobe's medical plans. For example, you can cover an adult child (to age 26) and a domestic partner in your medical plan, but you cannot use your HSA for their expenses if they are not your tax dependents. Consult with your tax advisor to confirm whose medical expenses you can include. You may find it helpful to refer to the section titled *Whose Medical Expenses Can You Include* in [IRS publication 502](#) [17].

If you have any questions, consult with your tax advisor. HealthEquity, the HSA administrator, is also available to assist you with any questions.

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Maximize the Health Savings Account

Use it now or use it later—you decide! The HSA gives you the flexibility to pay for health care on your terms.

Why does Adobe offer this?

Offering an HSA aligns with our desire to provide you with great benefits that support you at work, at home and in life. An HSA helps you save for health care expenses, both now and in the future.

Over the long term, it's beneficial to everyone to have you enrolled in the new plan because the cost is lower and it helps you better manage your health care spending. Since Adobe pays the claims, this benefits us all.

Save with the HSA

The HSA lets you pay for health care with tax-free dollars. You can use the funds at any time for qualified medical expenses or save them for future health care needs. There's no "use it or lose it" rule, so your account balance continues to grow tax-free from year to year.

You decide when to save and when to spend. The choice is yours!

HSA benefits

Three big tax advantages

With an HSA, you'll enjoy these tax advantages*:

- Tax-free contributions, lowering your taxable income and helping you save money
- Tax-free growth as your balance grows (either with interest or investments)
- No tax penalty for withdrawing funds for use on qualified health expenses at any time

*These options only apply to federal taxes.

No "use it or lose it"

Your HSA belongs to you. Your unused HSA funds roll over year to year and continue to earn tax-free interest. You can use it the next year or save it for the future.

And, there's no limit to how high your account balance can grow!

You own the money

You own the money in your account and can take it with you if you change medical plans, retire or leave Adobe. Again, with an HSA, there is no "use it or lose it" rule.

Maximum investment opportunities

You can also invest your funds once you reach a balance of \$2,000. Think of the HSA as a traditional 401(k) with no tax on the way out. Your contributions, investments and interest earnings are tax-free. Check out the [HealthEquity Investment Guide](#) ^[18] [PDF] for an overview of how to invest your HSA account funds. As a bonus, Adobe pays the fee for the following three advisory services offered by HealthEquity: Advisor, GPS and Autopilot.

Many contribute the maximum amount each year to typical retirement vehicles. How about contributing to one more? An HSA can be an additional tax shelter as you plan for ways to maximize your retirement savings. You can pay your deductible out-of-pocket each year instead of using your HSA funds to get the most value.

More savings than an FSA

The IRS allows you to contribute more per year to an HSA than to an FSA. For 2019, you can contribute \$3,500 (single coverage) or \$7,000 (family coverage) to an HSA, compared to \$2,700 to an FSA.

HSA funds roll over from year to year, rather than "use it or lose it" like FSA dollars. It's important to note that if you enroll in Aetna HealthSave (HSA), you may not open a Health Care FSA. Additionally, if you enroll in the Aetna HealthSave Basic plan, you may not contribute to a Health Care FSA, even if you don't contribute to your HSA.

[Learn more about an HSA's advantages over an FSA.](#) ^[19]

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Tip sheets

- [Five ways you win with an HSA](#) ^[20][PDF]
- [Know how much you can contribute](#) ^[11] [PDF]
- [Need to go to the doctor?](#) ^[16] [PDF]
- [Wondering how claims, deductibles and prescriptions work?](#) ^[14] [PDF]
- [Health Care 101](#) ^[21] [PDF]

- [HSA tax filing](#) [22] [PDF]

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FAQ

Take a look at the fine print with this general [FAQ](#) [23] [PDF] or take a look at what other Adobe employees are asking with this [FAQ](#) [24] [PDF].

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