

## **INFORMATION REGARDING HIGH DEDUCTIBLE HEALTH PLANS THAT INCLUDE A 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 careful note of the following information.**

### **A High Deductible Health Plan with a Health Savings Account (HD/HSA):**

- Have a minimum deductible of \$1,200 per year for an individual and \$2,400 per year for a family for calendar year 2010; **AND**
- Include a Health Savings Account (HSA). The employee and/or the employer may make pre-tax contributions to the HSA, and these funds may be used toward the deductible. Any funds in the HSA which are not used during any plan year roll forward to the following year, and they are owned by the individual. These accounts are regulated by the IRS.
- **Please note:** If neither the employer nor the employee make any contributions toward this account, the plan **does not** fall under the IRS ruling 2005-25 discussed below. Please contact the Statewide Benefits Office for instructions.

**If you are not certain that your spouse is enrolled in this type of plan, you must check with your spouse's employer.**

In accordance with IRS ruling 2005-25, spouses enrolled in a High Deductible Health Plan (HDHP) that includes a Health Savings Account (HSA) into which contributions are being made by your spouse or your spouse's employer, **are not** eligible to participate in the State of Delaware's Group Health Insurance Program. In addition, any dependents covered under the spouse's HDHP/HSA plan cannot be covered through the State of Delaware's Group Health Insurance Program. This would include a state employee listed as the spouse on the other plan.

Please note that if your spouse is affected by this IRS ruling, he or she must still enroll in the employer's health plan if required by the State of Delaware Spousal Coordination of Benefits Policy.

**To comply with this IRS ruling, your spouse covered under an HDHP/HSA plan (in which the employer or employee is making contributions to the HSA) should be dropped from your coverage immediately.**

**Please contact the Statewide Benefits Office at 302-739-8331 for additional information.**