

My Health Savings Account (HSA) Now What?



Next Steps

The money in your health savings account (HSA) is yours to keep, and rolls over year after year. You can continue to use it for qualified medical expenses for you, your spouse and your tax dependents, and your account will remain open until you choose to close it. Just note that if your employer has been paying the annual \$45 administrative fee for your account, you'll be charged with the fee each year once you leave.

If you remain enrolled in a high deductible health plan (HDHP), either through a new employer, your former employer's plan via COBRA, or an individually-purchased insurance policy, then you'll be eligible to contribute to your HSA.

If you have a HDHP through a new employer with an HSA administrator other than *HealthSavings*, you can:

1. Have two health savings accounts
2. Ask your new employer to contribute to your current health savings account
3. Roll over money from your current HSA to a new one

If you have a HDHP through an individually-purchased insurance policy or via COBRA, you may continue to contribute money to your HSA online, through payroll deduction, or via check. Your account will not change — the account number and the debit card(s) will remain the same, and your online access will remain the same. When you login to your account, you'll see your former account, as well as your new individual account.

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For more details about the HSA, visit [HealthSavings.com](https://www.healthsavings.com). If you have questions about your personal account, feel free to contact *HealthSavings* at askus@healthsavings.com or (888) 354-0697.