



## Have you considered the Choice Plus Plan with a Health Savings Account (HSA)?

**It has the same benefit coverage as the 2014 Plan, and it offers the added bonus of being able to save for future medical expenses! With the state's open enrollment period just around the corner, it's an excellent time check out the "HSA Plan" and see if it's right for you!**

The HSA Plan has the same national network and medical coverage as the 2014 plan. The difference is in how you pay for the medical services you use. When you enroll in the HSA Plan for the 2017 plan year, the state will contribute \$1,500 to your HSA for individual coverage and \$3,000 for family coverage (biannual deposits on January 1 and July 1). You may also make pre-tax, bi-weekly contributions to your HSA throughout the calendar year.\*

With an HSA, you decide whether to spend your money on health care now or build your savings for expenses later. You can use your HSA to pay for qualified medical, dental and vision expenses including doctor visits, prescriptions and hospital visits. The money is yours even if you change jobs or health plans. The HSA is a great way for eligible individuals to save for qualified medical expenses today, tomorrow and in the future – even in retirement.

**The state's open enrollment period for the 2017 plan year will be from November 14, 2016 to December 9, 2016. Attend one of the seven State Benefits Open Enrollment Fairs during the open enrollment period to find out if the HSA Plan is right for you. The fairs will be held at various state agency locations during open enrollment. UnitedHealthcare and many other state employee benefits vendors will be present to answer your questions regarding all of the state's benefits offerings.**

Visit [www.employeebenefits.ri.gov](http://www.employeebenefits.ri.gov) for more information regarding the Choice Plus Plan with HSA and to see the Open Enrollment Fair schedule.

\* 2017 IRS HSA annual contribution limits are \$3,400 for individual coverage and \$6,750 for family coverage. If you are age 55 or older, you may contribute an additional \$1,000. HSA eligibility conditions apply.