



2019 Health Savings Account (HSA) Contributions

When you enroll in the Consumer Driven Health Plan with Health Savings Account (CDHP with HSA) as an active employee, K-C makes a contribution to your HSA. The amount of your contribution depends on when your CDHP with HSA coverage is effective and who's enrolled. The K-C contribution is the same for the CDHP Blue with HSA and the CDHP Green with HSA. The chart below shows the breakdown.

If you change from Individual to Family (Two-Party or Two-Party Plus) CDHP with HSA coverage mid-year as the result of a qualifying event such as marriage, change in your spouse's coverage through another employer, or birth/adoption of a child, K-C will make an additional contribution to your HSA based on when your coverage change is effective. However, because you already received an HSA contribution from K-C, your additional pro-rated amount will be based on Individual coverage.

Your K-C contribution is never reduced mid-year if you go from Family to Individual CDHP with HSA coverage or if you leave K-C*. If you elect the CDHP with HSA mid-year, the effective date of your HSA is the first of the following month (unless your CDHP with HSA coverage is effective on the first of a month in which case your HSA is effective the same day). Your HSA funds can be used to pay for eligible expenses incurred on/after your HSA effective date.

Remember: K-C's contribution to your account counts toward the annual IRS contribution limit. It's your responsibility to make sure you don't exceed the limit:

Your Age in 2019	2019 IRS Contribution Limits	
	Individual	Family
Under 55	\$3,500	\$7,000
55 or Older	\$4,500	\$8,000

Effective Date of CDHP with HSA	Individual (Employee Only)	Family (2-Party or 2-Party Plus)
January 1	\$700	\$1,400
January 2 – February 1	\$642	\$1,284
February 2 – March 1	\$584	\$1,167
March 2 – April 1	\$525	\$1,050
April 2 – May 1	\$467	\$934
May 2 – June 1	\$409	\$817
June 2 – July 1	\$350	\$700
July 2 – August 1	\$292	\$584
August 2 – September 1	\$234	\$467
September 2 – October 1	\$175	\$350
October 2 – November 1	\$117	\$234
November 2 – December 1	\$59	\$117

NOTE: There is no K-C HSA contribution for CDHP with HSA medical plan coverage effective between December 2 and December 31.

*If you continue to be enrolled in the CDHP with HSA after leaving K-C, either through COBRA or Non-Medicare Retiree Medical, you're eligible to make contributions to your HSA directly from your personal bank account; however, you're not eligible to receive K-C contributions.