



# CONSUMER-DIRECTED HEALTHCARE PLAN DESIGN WORKSHEET

1. Enter the annual HSA contribution maximums established by the IRS for the current calendar year:

Individual \$  Family \$

(NOTE: Annual contribution limits to an HSA are set by the IRS. To view current IRS contribution limits go to [www.takecareplans.com/bcbsm](http://www.takecareplans.com/bcbsm), click on the "employer" tab, then select "Annual plan limits" on the left side of the page.)

2. How much would you like to contribute to an HSA for each eligible\* employee for the plan year:

Employee only \$  Family \$

3. How much each eligible\* employee can contribute to an HSA during the plan year:

(NOTE: If contributions in an HSA come from multiple sources, i.e. the employer and the employee, the combination of those contributions cannot exceed the IRS annual contribution limit.)

*The \$ amount in #1 above minus the \$ amount in #2 will equal the maximum employee contribution amount in #3.*

Employee only \$  Family \$

4. Offering employees the option of making pre-tax contributions to a Limited Flexible Spending Account<sup>1</sup> (LFSA) provides additional tax savings for employees and for you.

- The employer sets the maximum annual contribution limits for the LFSA
- LFSA contributions are kept in a separate account from the HSA
- LFSA dollars can only be used to pay for qualified dental and vision expenses
- The LFSA is a great way to pay for big ticket items like laser eye surgery or orthodontia services, without having to dip into the HSA

a. Will you offer an LFSA to HSA participants? Yes  No

b. If "Yes", what *annual* dollar limit do you want to set for employees who wish to make voluntary pre-tax payroll deductions to a LFSA? \$

Unused employee LFSA contributions can be used for expenses incurred within 75 days after the plan year end. This is an IRS option that you can select and one that employees will appreciate.

c. Will unused employee contributions to an LFSA be available for expenses incurred within 75 days after the plan year end? Yes  No

**For a *FREE* plan consultation, call 877-887-6680**

\* An individual must be enrolled in a High Deductible Health Plan (HDHP) in order to make contributions to an HSA or receive HSA contributions from an employer or a third party. The HSA account holder is not required to be covered by a HDHP to use the funds to pay for qualified medical expenses.

<sup>1</sup> Contributions to a Limited FSA fall under rules pertaining to IRC §125 Flexible Spending Accounts.



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