

You are eligible for a Health Savings Account (HSA) if you are covered under the conference health insurance plan and you are not covered under any other low deductible health insurance plan. Each year you must verify your eligibility for participation in an HSA for contributions to be made from the Conference/Salary paying unit. These [HSA Eligibility Forms](#) generally are submitted at Charge Conference time in the fall for the next year. It is your responsibility to notify the Conference Benefits Office if you lose your eligibility during the year.

The Administrative Ministries Office will assist in setting up your HSA with an [HSA Enrollment Form](#). If you are eligible, the Conference Health Plan will contribute \$100 to your health savings account each month. You may also contribute to your HSA through salary deductions by indicating this on your HSA Enrollment Form. The church would then pre-tax reduce your salary by this amount and remit this amount monthly to American Health Resources using an [HSA Additional Deposit Form](#). To change the amount of your individual contribution, your address, your name, your beneficiary, one completes an [HSA Change Form](#).

Some general information about HSA accounts:

- A health savings account (HSA) is a tax-advantaged personal savings account that allows you to be more actively involved in your health care decisions. An HSA is a great way to offset high deductibles and build tax-free savings for future health care expenses
- The account can grow tax-free—you pay no taxes on the interest or investment earnings in your HSA. You also do not pay income taxes when you withdraw the money, as long as you're using it for qualified medical expenses.
- When you have a qualified medical expense—like paying toward your annual deductible—you can decide whether to reimburse yourself with money in your HSA, pay a provider directly from the HSA, or pay the expense out of your own pocket and let the HSA money have more time to keep growing.
- Your HSA belongs to you, and you can take it with you if you leave the Louisiana Annual Conference. Also, there's no "use it or lose it" provision—any money you don't use stays in the account where it can grow tax-free.
- There's no time limit on using the money in your HSA; just be sure to keep legible receipts in case you're audited by the IRS.
- If you withdraw the money to use for nonqualified expenses, you'll pay a 10% penalty as well as ordinary income taxes. After age 65, you can withdraw the money for nonmedical expenses without paying a penalty, but you will still pay income taxes.
- The IRS determines which expenses qualify, and the list may change from year to year. Check IRS Publication [502](#) and [969](#) for a complete, updated listing.

For access to your account, go to [Ahr.net](#) and set up your on-line access. You can file claims on line or use an [HSA Claim Form](#). Remember that although you are not sending receipts to AHR, you must have receipts to substantiate any claims and these are required in the event of an audit by the IRS.

*Please note: The Louisiana Annual Conference is not a financial or legal advisor and does not guarantee the accuracy of this information. Please check with a financial advisor or tax advisor before acting.*