



**Elect your contribution amount for 2025.
The employee contribution amount must
be re-elected each year.**

**Open Enrollment Period:
Oct. 15 – Oct. 31, 2024**



MIN006-W200, P.O. Box 1459
Minneapolis, MN 55440-1459

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**Find out how to
benefit from an HSA**



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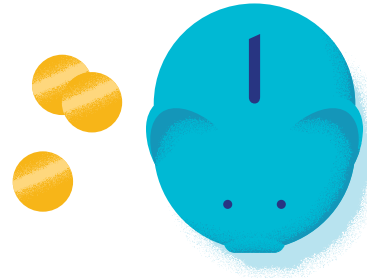
**Get ahead with
an HSA**



Don't miss out

A Health Savings Account (HSA) helps pay for health care expenses, such as prescription drugs, medical supplies, doctor visits, physical therapy, and more. It can also be used to pay for qualified medical expenses not covered by your health insurance, such as dental care, braces, contacts, and glasses. You can use the money in the HSA now or save it for retirement. And, you don't have to pay federal or (in most cases) state taxes on:

- Deposits you or others (including ORNL) make to an HSA
- Money you spend from an HSA on qualified medical expenses. See IRS Publication 502 for qualified medical expenses.
- Investment returns (if you are eligible and choose to invest part of your HSA)



You can get free money from ORNL

When you elect the Consumer Choice medical plan with HSA, ORNL will open your Optum Financial™ HSA account. If eligible, ORNL will contribute to your HSA the first week of January.

ORNL HSA contribution	2025
Employee only	\$500
All other coverage levels	\$1,000

IRS contribution limits (employer and employee)	2025
If you have employee only coverage	\$4,300
If you have all other coverage levels	\$8,550
If you are 55 or older	An extra \$1,000

To make your 2025 HSA contribution election during Open Enrollment, Oct. 15–Oct.31, 2024, log into the ADP website at my.adp.com or contact the ADP Benefits Service Center at **1-800-211-3622**. Hours of operation are Monday–Friday (8 a.m.–8 p.m.) and Sat (8 a.m.–5 p.m.).

Start doing more with your HSA*

If you already have an ORNL HSA...

NOTE: Your HSA election defaults to \$0 on Jan. 1 each calendar year, so you must make your election to begin contributions.

- 1 Elect your contribution** by signing up for pre-tax payroll deductions via my.adp.com or by calling the ADP Benefits Service Center at **1-800-211-3622**.
 - To make your HSA election during Open Enrollment, Oct. 15 – Oct. 31, 2024, click on “Annual Enrollment” and select your new HSA amount for 2025.
 - To make HSA changes January – November, click on “Declare An Event,” then select “HSA Election” – use the current date as “Event Date.” Your change will be effective on the first day of the month after the election is made.

- 2 Sign into your HSA** at myuhc.com® or download the Optum Bank® or UnitedHealthcare® app if you have not already. Scan this QR code to access myuhc.com on your mobile device.



Once online, you can check your balance, capture receipts and pay bills.

If you don't yet have an ORNL HSA...

- 1 Contact the ADP Benefits Service Center** at **1-800-211-3622** or log into the ADP website at my.adp.com.
To receive the company contribution to your Health Savings Account (HSA), you must indicate you are HSA eligible. You may also elect to make an employee pre-tax HSA contribution.

***Important note:** It is the employee's responsibility to determine eligibility for the HSA. To see if you are eligible to open or contribute to an HSA, see IRS Publication 969.

Optum Financial™



You have access to an HSA. It's time to make the most of it.

Managing health care expenses can be challenging. That's why your ORNL Consumer Choice medical plan with HSA gives you tax advantages when you save and pay for medical expenses.

Make sure you are not missing out on important advantages that come with an HSA.

Elect your contribution amount for 2025. The employee contribution amount must be re-elected each year.

Note: It is the employee's responsibility to determine eligibility for the HSA. To see if you are eligible to open or contribute to an HSA, see IRS Publication 969.

Medicare note: If enrolled in Medicare Part A, you are not eligible for the Optum Financial HSA account. Contact ORNL Benefits at **1-865-576-7766** if you need more information.

