

Health Savings Account (HSA) and Commuter Accounts

If Enrolled in the CDHP or ACA

You can set aside pre-tax dollars from your paycheck into an HSA to help pay for your deductible and out-of-pocket medical expenses. The HSA provides you with more control over how you spend your healthcare dollars.

With this savings tool, you can take the money you would have paid for a higher health insurance premium and put it in the HSA to use now or in the future.

Some common eligible expenses may include:

- Deductibles, copays, and coinsurance
- Eligible prescriptions
- Vision care, including LASIK laser eye surgery
- Dental care, including orthodontia

Visit Publication 969 for more details on eligible expenses:

<https://www.irs.gov/publications/p969>.



HealthEquity

HSAs are administered by HealthEquity. Access their website at www.myhealthequity.com. Check out their mobile app to access your HSA information anytime. Click to get the app in the [App Store](#) or [Google Play](#).

Use the HealthEquity member portal to check your balance, review transactions, view insurance claims, invest in mutual funds, pay providers, and submit requests for reimbursement. Visit www.myhealthequity.com. To register the first time, you will need the last four digits of your HealthEquity debit card and the last four digits of your Social Security number. You will then set up your unique username and password.

Pros of the HSA

- You can contribute pre-tax and post-tax dollars.
- Unused funds roll over from year to year automatically.
- Your HSA stays with you, even if you switch employers, change health plans or retire.
- If you have an HSA somewhere else, you can transfer the balance to your HSA with Kelly Services.
- Your money can earn interest – plus, you can enjoy investment options with a small balance.

2025 Kelly HSA Contribution and Limits

If you enroll in the Enhanced CDHP plan, Kelly automatically contributes funds to your HSA on your behalf. The contribution is made on a per pay period basis throughout the year. The IRS updates annual maximum contributions each year.

Coverage Tier	Kelly Contribution	Employee Maximum Contribution	Total IRS Limit
Employee	\$750	\$3,550	\$4,300
Employee + Spouse, Employee + Children, and Family	\$1,500	\$7,050	\$8,550

Age 55 and older, an additional \$1,000 per year for catch-up contributions.

Commuter Benefits

TRANSIT BENEFIT

You have the choice to purchase passes or vouchers to cover the cost of traveling to and from work. You can set aside up to \$325 per month. Eligible expenses include mass transit costs, such as:

- Bus and commuter highway vehicles
- Mass transit vehicles
- Metro and transit pass, token fare, voucher or similar items for transportation—this includes transportation via bus, train, subway and/or ferry

PARKING BENEFIT

Use funds to pay for work-related parking expenses. You can set aside up to \$325 per month. Eligible expenses include:

- Parking expenses at or near your worksite
- Parking expenses at a location where you commute to work, either by mass transit, qualifying commercial or noncommercial highway vehicle, or car pool
- Vendor parking, including lots and garages

Transit and Parking expenses can be submitted through www.healthequity.com.