



**SWEETWATER COUNTY  
SCHOOL DISTRICT #1**



## 2025-2026 HSA Incentive Contributions

| <b>\$1,700/\$3,400 HDHP</b> | Front Load                                                                                     | Match Limit                                                                                     |
|-----------------------------|------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|
|                             | Initial contribution by SCSD1 in Sept 2023 or in the same month the new HSA account is opened. | Total amount SCSD1 will match up to employee HSA payroll deduction contributions per plan year. |
| Employee Only               | \$350                                                                                          | up to \$375                                                                                     |
| Employee + Spouse           | \$350                                                                                          | up to \$375                                                                                     |
| Employee + Child(ren)       | \$700                                                                                          | up to \$750                                                                                     |
| Employee + Family           | \$700                                                                                          | up to \$750                                                                                     |

| <b>\$2,500/\$5,000 HDHP</b> | Front Load                                                                                     | Match Limit                                                                                     |
|-----------------------------|------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|
|                             | Initial contribution by SCSD1 in Sept 2023 or in the same month the new HSA account is opened. | Total amount SCSD1 will match up to employee HSA payroll deduction contributions per plan year. |
| Employee Only               | \$555                                                                                          | up to \$590                                                                                     |
| Employee + Spouse           | \$555                                                                                          | up to \$590                                                                                     |
| Employee + Child(ren)       | \$1,110                                                                                        | up to \$1,180                                                                                   |
| Employee + Family           | \$1,110                                                                                        | up to \$1,180                                                                                   |

Eligible employees must be enrolled in either the \$1,700 / \$3,400 or the \$2,500 / \$5,000 High Deductible Health Plan, submit an initial HSA Payroll Election Form & have an open and active online OptumBank HSA account using the website below.

<https://enrollhsa.optumbank.com/enrollment#/?group=76520025>

2025 calendar year overall maximum contribution amounts:

Single: \$4,300

Family: \$8,550

Additional \$1,000 contribution for Single & Family allowed if enrolled employee is age 55 or older.

2026 calendar year overall maximum contribution amounts:

Single: \$4,400

Family: \$8,750

Additional \$1,000 contribution for Single & Family allowed if enrolled employee is age 55 or older.

For more information about qualified medical expenses, reimbursement requirements and account details visit [www.optumbank.com](http://www.optumbank.com) or [www.irs.gov](http://www.irs.gov).