

**PRESCOTT UNIFIED SCHOOLS  
HEALTH SAVINGS ACCOUNT (HSA)  
PARTICIPATION AGREEMENT**

Plan year January 1st, 2026 - December 31st, 2026

*(Please print your first and last name clearly)*

Name: \_\_\_\_\_ Last 4 digits SSN # \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Cell Phone: (\_\_\_\_) \_\_\_\_\_

Beginning **January 1, 2026**, the IRS annual contribution limits for the next twelve months are:

- **Individual coverage: \$4,400** (plus a \$1,000 “catch-up” contribution if age 55 or older)
- **Family coverage: \$8,750** (plus a \$1,000 “catch-up” contribution if age 55 or older)

PUSD will make payroll contributions of **\$60.90**, **\$77.70**, or **\$152.10** per eligible pay cycle, depending on the High Deductible Health Plan (HDHP) you are enrolled in from **August 2025 through May 2026**.

Please note: There will be **no PUSD employer contribution** if your health insurance includes dependents. However, if you are enrolled in a qualifying HDHP, you may still make your own HSA contributions through payroll deduction.

**Please write in your preferred employee contribution amount below:**

**Total amount to be withheld from each paycheck for HSA contribution: \$ \_\_\_\_\_**

**Please consider the amount that PUSD contributes and the amount you wish to contribute not to exceed the annual limit.**

**Date to begin payroll deduction/contribution change to my HSA: \_\_\_\_\_, 2026**

You may change your employee contributions at any time during the year.

**Signature \_\_\_\_\_ Date \_\_\_\_\_**

**Please return the completed form to the PUSD District Office Human Resource Department  
Attention: Angela Anderson, H.R. Benefits Coordinator**

**FAQ's about Health Savings Accounts:**

Does the money in an HSA earn interest?

*Yes, tax deferred. Your interest rate will depend on the balance in your account.*

Does the money I have in my HSA rollover from year to year, or do I lose the money at the end of the year?

*The money rolls over year to year. It is your money.*

How much money can I contribute to an HSA per year?

*You and your employer cannot contribute more than the maximum set by the IRS in a calendar year. 2026 contribution rates are \$4,400 for an individual, \$8,750 for a family coverage plan; plus \$1,000 catch up contribution if age 55 or older. These rates are subject to change every year, due to inflation. **Remember the IRS uses a calendar year (January to December); PUSD uses an academic year (July to June).***

What happens to the money in the HSA if I leave my job or retire?

*You take that money with you wherever you go. The HSA is in your name. It is your account. You will assume the monthly administration fees for the account.*

**THIS IS YOUR ACCOUNT, please keep track of your Health Equity statements and make sure you do not exceed the (calendar year) annual limits set by the IRS!!**