

**2019 Consumer Driven Health Plan (CDHP)/CVS Caremark Rates
for the
Affordable Care Act (ACA) Mandated Employees**

Coverage Tier	Temp/On-Call	Fixed Term Faculty	Graduate Assistants	AY Faculty
Single*	\$25.26	\$25.26	\$25.26	\$37.89
2 Person*	\$426.46	\$426.46	\$426.46	\$639.69
Family*	\$572.34	\$572.34	\$572.34	\$858.51

*MSU only contributes toward the cost of the single person coverage with the employee responsible for a 7% Pre-Tax premium share. If you enroll in 2-person or family coverage, you also are responsible for the additional premium cost for those dependents.

Health Savings Account Contribution Schedule

In addition to the CDHP Plan, employees are also eligible to contribute to a Health Savings Account (HSA) administered by Health Equity. MSU will contribute up to a maximum of \$750 per year to eligible employees. **

Contribution Disbursement Schedule (Based on Enrollment in the HSA)	Contribution Amount Upon Initial Enrollment***	Contribution Amount For Subsequent Years
Initial Enrollment	\$250.00	0.00
1 st Quarter: March	\$125.00	\$187.50
2 nd Quarter: June	\$125.00	\$187.50
3 rd Quarter: September	\$125.00	\$187.50
4 th Quarter: December	\$125.00	\$187.50
Total for the Year	\$750.00	\$750.00

** To enroll in and contribute to a Health Savings Account (HSA), you MUST meet the following IRS regulations: 1) You must be covered by a HSA-qualified high deductible health plan (like the MSU CDHP administered by Community Blue), 2) You cannot be covered by another non-high deductible medical plan (a major medical plan) or a high-deductible plan that is not compliant with IRS rules regarding HSAs, 3) You cannot be covered by a health care flexible spending account (HCSA), Note: You cannot receive an employer contribution or contribute to your HSA plan as long as you have remaining funds in a health care flexible spending account until the end of the FSA grace period, currently April 30th. 4) **You cannot be enrolled in Medicare (Part A, B or D);** 5) You cannot be claimed as a dependent on another individual's tax return; and 6) You cannot be currently enrolled in the Aetna Student Health Plan.

*** The HSA contribution will be made the following month upon enrollment in the HSA. The quarterly contribution amounts may differ depending on when you enroll during your initial year. For example, if the enrollment occurs April 3, the initial HSA contribution of \$250.00 is effective May 1 plus \$125.00 for that quarter. The total contribution will not exceed \$750.00 per year. If enrollment occurs in the 4th quarter the total HSA contribution would be \$375.00.

For more information about CDHP and the HSA Plan please visit: www.hr.msu.edu/benefits/healthcare/cdhp-hsa.html