



Flexible Spending Account (FSA) & Health Savings Account (HSA) Benefit Plan Information & Rules

Name of Employer: Colorado Mesa University	Employers EIN: 84-6001656
Address of employer: 1100 North Avenue Grand Junction, CO 81501-3122	Plan Administrator Phone: 970-248-1578 Plan Administrator Fax: 970-248-1061
Plan Administrator: Jill Knuckles, HR Director	Plan #: 504
Plan Year: 1/1/2019 through 12/31/2019	Effective Date: 1/1/2006

2019 FSA Maximum Benefits

Plan	2019 Maximum Amount
Health Care Flex Spending Account (FSA)	\$2,700 per year \$112.50/semi-monthly pay
Dependent Care Flex Spending Account (Dep-FSA)	\$5,000 per year \$208.33/semi-monthly pay
Health Care Flex Spending Account Carryover	\$500 per year

First salary adjustment date will be the first payday after your effective date. Reimbursements are allowed any time during the plan year. Claims must be submitted within the 90-day run-out period following the end of the plan year. Grace period does not apply.

2019 HSA Maximum Benefits

Plan	2019 Maximum Amount
Health Savings Account (HSA)	\$3,500 per year Employee only coverage \$145.83/semi-monthly pay \$7,000 per year Family coverage \$291.66/semi-monthly pay
Health Savings Account Catch-Up (Age 55+)	\$1,000 per year \$41.66/semi-monthly pay

Maximum pro-rated amounts

Prorated HSA Trust monthly contributions are limited as shown above. Additional HSA Contributions can be made by individuals who become age 55 or older anytime during the tax year to a maximum of \$1,000 (\$41.66/semi-monthly) in 2019.

To be eligible to contribute to your HSA Trust through salary reduction you must be covered under Colorado Mesa University's High Deductible Health Plan (HDHP) with Rocky Mountain Health Plans. All HSA Trust salary reduction contributions will be deposited into your selected HSA Trust Account at Health Equity or Home Loan State Bank. You can change your HSA Trust contribution amount monthly. You must be covered under a qualifying HDHP at the start of each month to be eligible to contribute to your HSA Trust for that month (other restrictions may apply, review the Summary Plan Description for details). When you elect the HSA option, your participation in the Health Care Flex Spending Account is limited to only dental and vision expenses, or a Limited-Purpose FSA.

There are twenty-four (24) pay dates in this Plan Year, employees are paid on semi-monthly pay schedule. You are eligible to participate the 1st day of the month following date of hire. All eligible employees must have an assignment of at least 0.75 FTE (or work 30+ hours per week).