



2025 Health Savings Account

Questions & Answers

High Deductible Health Plan

With the McLane High Deductible Health Plan (HDHP) teammates can open and contribute to an HSA.

The in-network deductibles on McLane's HDHP are:

- \$2,000 teammate only coverage
- \$4,000 family coverage

If you cover family members, the whole family has one combined deductible. The deductible applies to all medical expenses (including prescriptions) covered by the plan. However, "preventive care" medical services are covered 100% by McLane. Annual out-of-pocket expenses include your deductible, co-pays and coinsurance.

The out-of-pocket in-network maximums for 2025 are:

- \$3,000 teammate only coverage
- \$6,000 family coverage

After you reach the out-of-pocket maximum for the year, the plan covers your eligible medical and prescription drug expenses at 100%.

Q: What is a health savings account?

A Health Savings Account (HSA) is a special account used only with a High Deductible Health Plan (HDHP). An HSA is used to pay for eligible health care expenses. It also allows you to save for future medical and retiree health expenses on a tax-free basis. You own and control the money in your HSA. Decisions on how to spend the money are made by you.

Q: Who can have a health savings account?

You can contribute to an HSA if you:

- Have no other types of insurance, including PPO or HMO health coverage or a health Flexible Spending Account (FSA). This includes an FSA through your spouse's employer

- Are enrolled in the McLane HDHP
- Are not enrolled in Medicare or Tricare
- Are not claimed as a dependent on someone else's tax return

Q: Is there a premium or fee for the health savings account?

Bank of America has no account fees.

Q: How do I open a health savings account?

You must be enrolled in a High Deductible Plan to enroll in the HSA through eServe. Complete the Health Savings Account Enrollment /Change Form and return it to your Human Resources Department.

Q: Who is financially responsible for the HSA?

You are responsible for opening your HSA with Bank of America. Just like your regular bank account, you are responsible for the money and transactions associated with the HSA. McLane will not have balance or transaction information about your account nor the ability to pull money from your account. You own the account.

Q: Do I need to provide receipts in order to get funds from HSA?

No. However, in the event you are audited by the IRS, you should keep those receipts for your records to show that the money was spent on eligible expenses.

Q: How will the HDHP with an HSA save me money?

There are multiple ways you can save:

- You will receive a McLane contribution into your account which can be used to pay your deductible and other out-of-pocket medical expenses in the current or future years.
- You will pay a lower premium. Enrolling in the HDHP Teammate Only coverage is only \$23.06 bi-weekly.
- You may also be eligible for tax savings.

Q: How do I contribute to my 2025 HSA and what are the limits?

You can deposit money into your account through payroll deduction. Your HSA contributions, including the McLane contribution, have annual limits. For 2025 the IRS limits are:

- \$4,300 teammate only (includes McLane's \$250)
- \$8,550 family (includes McLane's \$250)
- Contributions to the account must stop once you are enrolled in Medicare or Tricare.
- Your money rolls over from year to year. There is no "use it or lose it" penalty.

Catch-up Contributions

Individuals age 55 and older can make additional contributions. The maximum annual catch-up contribution for 2025 is \$1,000.

Company Contributions

McLane will deposit \$250 into Bank of America accounts for those enrolled as of January 1st every year.

Q: What is the deadline to open an HSA to receive the \$250 company contribution?

To choose a company HSA account through Bank of America, you need to enroll via eServe or fill out the HSA enrollment form and submit to your local Human Resources Department by December 2, 2024. To receive the \$250 company contribution, an active Bank of America HSA account must be established by January 1, 2025.

Q: What can I use the money in my HSA to pay for?

- Yourself, your spouse or your dependent children's medical expenses even if they are not covered by your HDHP.
- Any "qualified medical expense" permitted under federal tax law. This includes most medical care and services, dental and vision care.
- Any health plan coverage while receiving federal or state unemployment benefits.
- COBRA continuation coverage after leaving employment with a company that offers health care coverage.
- Qualified long-term care insurance.
- Medicare premiums and out-of-pocket expenses, including deductibles, co-pays and coinsurance, if you are age 65 or older or other-wise eligible for Medicare.

If you spend the HSA funds for non-qualified expenses, those funds are taxable as income and subject to an additional tax penalty.

(See IRS guidelines for more details at www.irs.gov/pub/irs-pdf/p969.pdf)

Q: Where can I get more information about HSA's?

- MyMcLane
- Ask your bank representatives
- HR Manager
- McLane Benefits Hotline 1.888.403.6089
- IRS website: www.irs.gov/pub/irs-pdf/p969.pdf

Q: What is a limited purpose account?

This FSA is for teammates enrolled in the HDHP with the Health Savings Account (HSA). This FSA is similar to the Health Care FSA and helps you pay for eligible dental and vision expenses only.

- Dental deductible
- Coinsurance for dental care
- Some orthodontia costs
- Vision office visit copays
- Eyeglasses and contacts
- Contribution limits
 - › \$150 minimum
 - › \$3,200 maximum



For more information, contact your Benefits Team at benefits411@mcLANEco.com or call 1.888.403.6089.