



Health Savings Account Payroll Deduction 2023

Employees enrolled in one of the College's qualified high deductible (HSA) medical plans may contribute to a health savings account through payroll deduction. Changes are effective the first payroll of the month. This authorization will remain in force for the current calendar year unless written notification is received to change or cancel deduction.

The chart below lists the contribution amounts you would contribute in addition to the College contribution (if applicable) to reach the IRS maximum for tax year 2023. You can contribute any amount up to the IRS maximum contribution limit. The HSA contribution is increased \$1,000 annually for an individual age 55 or older at the end of the tax year.

H.S.A. Blue Access Choice (BAC) - BJC Network		
Contribution to H.S.A.	Employee only IRS Max \$3,850	Dependent/Family IRS Max \$7,750
ECC Contribution - Annual	\$ 2,675.76	\$ 0
Employee Max Annual Contribution for IRS Limit	\$ 1,174.24	\$ 7,750.00
Employee Max Per pay period (24)	\$ 48.92	\$ 322.91
H.S.A. Blue Preferred Select (BPS) Non-BJC Network		
Contribution to H.S.A.	Employee only IRS Max \$3,850	Dependent/Family IRS Max \$7,750
ECC Contribution - Annual	\$ 3,202.32	\$ 0
Employee Max Annual Contribution for IRS Limit	\$ 647.68	\$ 7,750.00
Employee Max Per pay period (24)	\$ 26.98	\$ 322.91
Age 55 or older additional \$1,000 Contribution		
Contribution to H.S.A.	Individual – Additional Contribution - \$1,000	Family – Additional Contribution - \$1,000
Employee – Annual	\$ 1,000.00	\$ 1,000.00
Employee Max Per pay period (24)	\$ 41.66	\$ 41.66

Use to calculate total contribution to health savings account per pay periods.

2023 Annual Contribution Calculation (1/1/23-12/31/23)	Employee only		Dependent/Family
	HSA BJC	HSA Non BJC	HSA BJC/Non BJC
Line A: IRS Limit	\$3,850.00	\$3,850.00	\$7,750.00
Line B: Minus College Contribution	- \$2,675.76	- \$3,202.32	- \$ 0.00
Line C: Equals Employee contribution to fund at IRS Max	\$1,174.24	\$ 647.68	\$7,750.00