



Health Savings Account (HSA)

Ready to enroll in an HSA?

To enroll:

1. **Go online.** From The HOP click HR Link and select the Benefits tile.
2. **Select Program.** Select the option for Make Changes, then the option for the Health Savings Account Program.
3. **Elect HSA.** Check the box to select the HSA plan that applies to you. Enter the desired amount you wish to contribute per paycheck. Check the box to initiate an HSA bank account application for Optum Bank.

Frequently Asked Questions

Q: Am I eligible to participate in the DISH HSA? What is the maximum amount I can contribute to my HSA account?

A: You are eligible to participate in the HSA if you are enrolled in the DISH Medical Plan – the IRS has additional eligibility guidelines which can be found at <https://www.optumbank.com/all-products/hsa/hsa-eligibility.html>. You can contribute up to \$3,850 to your HSA if you have single coverage or up to \$7,750 for family coverage in 2023.

Q: Can I have both a Health Care Flexible Spending Account (FSA) and an HSA?

A: No. You cannot enroll in both plans and may participate in an HSA only if you are enrolled in the DISH Medical Plan

Have questions?

Submit a Service Request through HR Link or call 866-395-8083 option #1

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Q: What if my spouse is also eligible to contribute to an HSA?

A: You can still participate in an HSA with DISH, however you will want to ensure you and your spouse do not contribute more than the annual maximum, if filing joint taxes.

Q: I had an HSA account with my former employer- can I roll it over to Optum?

A: Yes. You will need to work directly with Optum Bank to transfer funds to your new DISH account. DISH is unable to contribute to an existing employer account.

Q: What expenses are eligible?

A: Most medical care, dental and vision services, and prescriptions. To see a full list of all qualified HSA expenses, please visit <https://www.optumbank.com/all-products/medical-expenses.html>.

Q: I elected the HSA and initiated my bank account in HRLink, when will I begin receiving contributions?

A: Once Dish receives confirmation that your account is open and your benefits are active, payroll deductions will begin. Typically, these deductions will start 1 to 2 pay periods after the account is opened. PLEASE NOTE: DISH will not make retroactive contributions.

Q: I received a request from Optum Bank for additional information. Is this legitimate?

A: Yes. Optum Bank may require additional information from employees before opening a bank account. If you have specific questions about these requests, please reach out to Optum Bank directly.

Q: Will I receive a debit card? What if I lose or damage my debit card?

A: Yes. A debit card will be mailed to your home address 7 to 10 business days after your bank account is opened. Be sure to follow the instructions on the card to activate it. If lost or damaged, you can request a new card online through www.myuhc.com or by calling Optum directly at 866-234-8913.

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Q: My account is open, how do I register and check my balance?

A: Once your HSA account is open, you can register directly at www.optumbank.com or login through www.myuhc.com to access your HSA via single sign-on.

Q: Will DISH contribute to my HSA? How do I start receiving Employer Contributions?

A: If you are enrolled in the DISH Medical Plan and have an Optum Bank HSA, you can receive company contributions to your HSA. There are two ways you can earn money:

1. Contribute at least \$10 per pay period or \$260 annually of your own contributions to your HSA.
2. Accept the Tobacco-Free Pledge during an enrollment period.

Remember, you must be enrolled in the DISH Medical Plan and have an open HSA account through Optum Bank to receive contributions from DISH.

Q: How do I change my HSA contribution?

A: Once your account is open, you can make changes to your per-pay-period contribution in HRLink at any time. Changes will take effect 1 to 2 pay periods following the date of change.

Q: What is the HSA catch-up and when am I eligible?

A: The HSA catchup allows you to contribute an additional \$1,000 in addition to the yearly maximum. You are eligible to participate in the HSA catchup if you are 55 years of age or older.

Q: How do I add an HSA catch-up?

A: To elect this additional amount, please enter you benefits through HRLink. If you are eligible to participate in the HSA Catch-up, the option will be available to you in the HSA program. You may check the box next to the HSA catch-up option and enter the amount you wish to contribute.

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Q: I turned 65- how does this impact my HSA?

A: If you are enrolled in Medicare, you are ineligible to contribute to your HSA the first of the month in which you turn 65.