

Health Savings Account (HSA) Enrollment Checklist

- Have read the [HSA Enrollment and Contribution Eligibility](#) information and that you meet the qualifications to open a Health Savings Account.
- Have read and agree to the following:
 - [HSA Terms and Conditions](#)
 - [Custodial Agreement](#)
 - [Health Care Bank Disclosures](#)
- Have provided true and correct information that may be relied upon by the Designated Representative and the HSA Custodian.
- Understand that you are responsible for determining whether you qualify to make deposits to this HSA. You are responsible for: Determining that you are eligible to make contributions to an HSA for each year you make a contribution; ensuring that all contributions are within the maximum limitations set forth by the tax laws, taking into account your coverage and the applicable deductible under a high deductible health plan; the tax consequences of any contributions (including rollover contributions) or distributions; seeking the assistance of a qualified tax or legal professional to address any questions or concerns you may have about eligibility, contribution limitations, or the taxation of contributions or distributions from your HSA.
- Understand that you may revoke the HSA on or before seven (7) days after the date of establishment.
- Have not received any tax or legal advice from the Designated Representative or the Custodian, and you will seek advice of your own tax or legal professional to ensure your compliance with related laws.
- Release and agree to hold the Custodian and Designated Representative harmless against any and all claims or losses arising from my actions.
- Understand the contribution Harvard University is making to your HSA will be applied to your maximum HSA contribution allowed and you are solely responsible for determining whether contributions to your HSA exceed the maximum annual contribution limitation. You further understand you are responsible for requesting a withdrawal of any excess contribution together with any net income attributable to the excess contribution.
- IRS 2019 Maximum Contribution Limits**

• 2019 Single coverage maximum	\$3,500
2019 Harvard University contribution	\$500
• 2019 Family coverage maximum	\$7,000
2019 Harvard University contribution	\$1,000
 - If you are at least age 55, and not enrolled in Medicare, you may make an additional \$1,000 catch-up contribution to either account level.
- Agree that you are enrolling in an HSA through Harvard University and that you authorize Harvard University to deduct your HSA contributions from your pay and forward these contributions to your HSA. Your contributions will be withdrawn from your pay in each pay period with pre-tax dollars. You may also make contributions outside of your employment.