

The Corinthian Plan Health Coverage with an HSA

Employer & Employee Contributions To Employee's HSA

Chart based on 2023 IRS HSA Maximum Contributions

	Minimum Expected Employer Contributions	Maximum Total Contribution by Employer and Employee
Single 30+ Hours	\$500 - \$3,850	\$3,850
Family 30+ Hours	\$1,000 - \$7,750	\$7,750
Single 20-29 Hours	\$250 - \$3,850	\$3,850
Family 20-29 Hours	\$500 - \$7,750	\$7,750

Example: Let's say your congregation has three employees and you decide to contribute \$1,000 for family coverage, and \$500 for single coverage. Here's how it would work in that situation:

	Church's Contribution	Employee's Contribution
One full-time employee with Single coverage	\$500	Up to \$3,350
One full-time employee with Family Coverage	\$1,000	Up to \$6,750
One half-time employee with Single coverage	\$250	Up to \$3,600
One half-time employee with Family coverage	\$500	Up to \$7,250

Married employees:

*When an employer has two married employees covered under the same agreement, the employer can contribute only to the HSA of the employee who is the principal insured on the agreement, if the employer only makes HSA contributions to employees covered under the Corinthian Plan health coverage. Employers may *choose* whether or not to contribute to the HSA of the second employee who is listed on the same agreement.

Example:

Two employees married one full-time, one half-time on the same agreement:	Church's Contribution	Employee's Contribution
Full-time employee with Family Coverage (principal insured on the agreement)	\$1,000	Together they cannot contribute more than \$7,750 to the two HSA accounts.
Half-time employee with Family coverage	\$0 - \$500*	