

Health Savings Account (HSA) Matching Program

The BMC Health Savings Account (HSA) is only available to employees enrolled in the BCBS HSA medical plan option. The HSA helps you pay for the cost of care for you and your eligible tax dependents not paid by insurance.

Money in this account belongs to you and is separate from your medical plan coverage. It's like a "401(k) for health care" that you can use for eligible medical, dental, and vision expenses. You can save this money for the future, invest it in a money market sweep account or mutual funds, or take it all with you when you retire or leave the company.

You choose how much you want to set aside from each paycheck, and you can change it any time during the year. Changes to your HSA contributions will go into effect the first of the following month. You can find [step-by-step instructions](#) on our US Benefits Guide.

Your annual base salary determines how the HSA Matching Program works for you. **Beginning January 1, 2021, you must contribute to your HSA to receive BMC matching contributions if your base salary is more than \$75,000 a year.**

BMC will match what you save up to the amounts shown here. Company matching contributions will be deposited in your account each pay period, rather than twice a year in January and July. However, if your base salary is \$75,000 a year or less, you will receive a BMC flat seed of \$200 in January and \$200 in July. If your base salary is more than \$75,000 a year, you will not receive a BMC flat seed and **must** contribute to your HSA to receive a BMC match.

	If your base salary is \$75,000 or less		If your base salary is more than \$75,000	
	Employee-Only Coverage	Other Coverage Levels	Employee-Only Coverage	Other Coverage Levels
BMC Flat Seed	\$200 in January and July for a total of \$400		\$0	\$0
BMC matches your contributions (dollar-for-dollar)	Up to \$350	Up to \$1,100	Up to \$500	Up to \$1,000
	BMC will match your HSA contributions each pay period in 2021			
Your contribution limit	Up to \$2,850	Up to \$5,700	Up to \$3,100	Up to \$6,200
Total 2021 contribution allowed by the IRS (yours and BMC's)	\$3,600	\$7,200	\$3,600	\$7,200

If you are age 55 or better at any time during 2021, you can contribute an additional \$1,000 to your HSA.