

**Plan Eligibility and Maximum Contribution Allowed for Employees in IU HDHP PPO & Medical Savings Plan**

Employee's Age	Spouse's Medical Coverage	Is the employee eligible?	What is the maximum contribution (including IU's contribution) that can be made to the employee's Medical Savings account for 2009 <sup>1</sup> ?	
			Employee-Only Coverage \$1,150 In-Network Deductible	Family Coverage \$2,300 In-Network Deductible
Age < 55	No medical coverage	Yes	\$3,000	\$5,950
	Enrolled in non-HDHP which does not cover employee	Yes	\$3,000	\$5,950
	Enrolled in non-HDHP which does cover employee	No	N/A	N/A
	Enrolled in HDHP (may or may not cover employee)	Yes	\$3,000	\$5,950 <sup>2</sup>
	Enrolled in FSA (pre-tax spending account) which can reimburse employee's medical expenses	No	N/A	N/A
	Enrolled in FSA (pre-tax spending account) which can only be used for dental and vision	Yes	\$3,000	\$5,950
Age >=55 <i>(eligible for \$1,000 catch-up contribution)</i>	No medical coverage	Yes	\$4,000	\$6,950
	Enrolled in non-HDHP which does not cover employee	Yes	\$4,000	\$6,950
	Enrolled in non-HDHP which does cover employee	No	N/A	N/A
	Enrolled in HDHP (may or may not cover employee)	Yes	\$4,000	\$6,950 <sup>2</sup>
	Enrolled in FSA (pre-tax spending account) which can reimburse employee's medical expenses	No	N/A	N/A
	Enrolled in FSA (pre-tax spending account) which can only be used for dental and vision	Yes	\$4,000	\$6,950

<sup>1</sup> This is the IRS maximum if you are enrolled in the HDHP PPO for the full calendar year; if you are only enrolled for a partial year, your maximum contribution is prorated for the months you were enrolled in the HDHP

<sup>2</sup> In the case where both the employee and their spouse have an HSA account and one has elected family coverage, the maximum amount that can be contributed to both accounts is the family maximum, or \$5,950, for 2009.