



## Health Savings Account (HSA) Instructions

For Choice Plus HSA Health Plan Participants Only

Current Participants Re-Enrolled for 2026

### Employer Contribution

- All Choice Plus HSA participants effective 1/1/2026 are eligible to receive a lump sum Employer Contribution of \$1,000.
- The Employer Contribution will be processed and deposited directly to your HSA account on 1/31/2026 (assuming you have established your account in a timely manner).
- You must be employed on the contribution processing date in order to receive the Employer Contribution.
- If you have an HSA at another financial institution, please resend the banking information to [BenefitsTeam@BankUnited.com](mailto:BenefitsTeam@BankUnited.com).

### HSA Contribution Limits for 2026

Contributions **from all sources** count towards your annual IRS limit. Since you will receive \$1000 from BankUnited, **you (employee portion)** can contribute up to the following amounts:

Individual Coverage	\$3,400	\$4,400 if you are age 55 or older with additional \$1,000 Catch Up
Family Coverage	\$7,750	\$8,750 if you are age 55 or older with additional \$1,000 Catch Up

*\*If enrolled in Medicare, you are not eligible for any contributions to your HSA. You must remove any Employee contribution currently in place and notify [BenefitsTeam@BankUnited.com](mailto:BenefitsTeam@BankUnited.com) that you are not eligible for the Employer Contribution.*

### Registering & Accessing Your BankUnited HSA

- Access online banking at [www.digital.bankunited.com](http://www.digital.bankunited.com).
- Click on "Register your account" to register and create future login credentials.
- Questions regarding registration? Please contact Client Care Center 877-779-2265.

### Changes to your Current Pre-Tax Employee Contributions

- Access the MyADP Self Service Portal at <https://my.adp.com>.
- On Home Dashboard, click on "Pay" icon then click on "Direct Deposit" then "Edit". If not listed "Add Account". Refer to "HSA DIRECT DEPOSIT-MyADP" document attached for complete instructions to add, change and delete contributions.
- **Changes to your HSA contributions take immediate effect. Do not make any deposit changes intended for the 2026 plan year until 1/1/2026.**

### Dropping HSA Medical Coverage

You must have coverage under the Choice Plus HSA plan to contribute to an HSA. If you drop coverage, **any employee contributions to your account established via direct deposit must be deleted**. It is your responsibility to discontinue contributions if no longer HSA eligible.

### HSA Administration

You own your account and are responsible for the transactions processed through your HSA. BankUnited does not monitor day-to-day activity in your HSA. Below is important information regarding administrating your account. For further information, please refer to [IRS Publication 969](#).

- **Excess Contributions** – Participant may be penalized with a 6% excise tax if the excess and earnings are not removed prior to the plan participant's tax filing deadline including extensions. For BankUnited account holders please submit request via [BankUnited Now/Banking Operations/Client Care Center/Employee Account Maintenance Request](#) for corrective action. For accounts outside BankUnited please contact your institution directly for instructions.
- **Non-Qualified Expenses** – The plan participant must report the distribution to the IRS, pay taxes on the distributions and pay an additional 20% tax on the taxable distribution used for the non-qualified medical expense.

For additional information on Health Savings Accounts, watch the [How to Use Your HSA video](#).

Still have questions? Submit them to [BenefitsTeam@BankUnited.com](mailto:BenefitsTeam@BankUnited.com)