



University of Missouri System

2026 Health Savings Account Enrollment and Change Form
Plan year: January 1 – December 31, 2026

Employee Last Name, Employee First Name, MI, Employee ID (not SSN), Hire Date, Phone Number, Pay Cycle (Bi-weekly, Monthly)

This form is for individuals who have enrolled in the Healthy Savings Plan, a qualified high-deductible health plan. Enrolling in a Health Savings Account (HSA) through the university signs you up for a group HSA with Fidelity.

Qualifications for Enrollment

To open a Health Savings Account, you must meet the following criteria:

- You must be covered by a qualified high-deductible health plan (UM Healthy Savings Plan), on the first day of the month.
You cannot be covered by another health plan, including any part of Medicare (if you are 65 or older and drawing Social Security, you are automatically enrolled in Medicare which will disqualify you).
You cannot be claimed as a dependent on another individual's tax return.
You, or your spouse through his or her employer, cannot be enrolled in a general purpose healthcare flexible spending account (FSA).
If you were enrolled in an FSA for 2025, you must have a zero balance in your FSA prior to January 1, 2026, for 2026 HSA contributions to start in January 2026. Otherwise, contributions cannot be made until April 2026.

SECTION I: HSA CONTRIBUTION ELECTION

Faculty paid over 9 months
Yes No

Employer (UM) contribution only, NEW enrollment (HSA pre-tax contribution), CHANGE in enrollment (HSA pre-tax contribution), ONE-TIME LUMP SUM (HSA pre-tax contribution), STOP contributions, CANCEL enrollment

## 2026 HSA Enrollment and Change Form

Employee Last Name	Employee First Name	MI	Employee ID (not SSN)
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### SECTION II: AUTHORIZATIONS AND ACKNOWLEDGEMENT

#### Election Authorization

By opting to enroll in the Fidelity HSA I acknowledge that the Fidelity HSA is governed by a pre-dispute arbitration clause, which appears on the last page of the HSA Brokerage Customer Agreement in the Fidelity HSA documents accessible through [Fidelity.com/SimpleHSATerms](https://www.fidelity.com/SimpleHSATerms), and which I represent having read and agree to.

I acknowledge and agree that this document may be signed by electronic signature, which shall be considered an original signature for all purposes and shall have the same force and effect as an original signature. "Electronic signature" shall include faxed versions of an original signature, electronically scanned and transmitted versions of an original signature, and typed signature in a fillable form or typed signature via Adobe Pro.

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Employee ID                      Printed Name of Employee                      Signature of Employee                      Date

#### IRS Limits

Your annual election must be reduced by the university's employer contribution to avoid exceeding IRS limits; therefore, you should not elect more than the maximum employee contribution listed in the chart below. If you are married, and your spouse is also contributing to an HSA, the total amount contributed between the two of you (including employer contributions) cannot exceed the family limit.

HSA Enrollment Date	University Contribution to HSA Based on HSA Enrollment Date	2026 Employer Contributions and Limits			
		Self	Self & Spouse	Self & Child(ren)	Self, Spouse & Child(ren)
<b>Jan. 1 - Mar. 31</b>	Employer Contribution	\$400	\$800	\$800	\$1,200
	<b>Maximum Employee Contribution</b>	<b>\$4,000</b>	<b>\$7,950</b>	<b>\$7,950</b>	<b>\$7,550</b>
	Total Annual Contribution	\$4,400	\$8,750	\$8,750	\$8,750
<b>Apr. 1 - Jun. 30</b>	Employer Contribution	\$265	\$535	\$535	\$800
	<b>Maximum Employee Contribution</b>	<b>\$4,135</b>	<b>\$8,215</b>	<b>\$8,215</b>	<b>\$7,950</b>
	Total Annual Contribution	\$4,400	\$8,750	\$8,750	\$8,750
<b>Jul. 1 - Sep. 30</b>	Employer Contribution	\$135	\$265	\$265	\$400
	<b>Maximum Employee Contribution</b>	<b>\$4,265</b>	<b>\$8,485</b>	<b>\$8,485</b>	<b>\$8,350</b>
	Total Annual Contribution	\$4,400	\$8,750	\$8,750	\$8,750
<b>Oct. 1 - Dec. 31</b>	Employer Contribution	\$0	\$0	\$0	\$0
	<b>Maximum Employee Contribution</b>	<b>\$4,400</b>	<b>\$8,750</b>	<b>\$8,750</b>	<b>\$8,750</b>
	Total Annual Contribution	\$4,400	\$8,750	\$8,750	\$8,750

In 2026, the HSA contribution limit is \$4,400 for an individual or \$8,750 for a family. If you are 55 or older, you may contribute an additional \$1,000 under a catch-up provision. If you are not enrolled in a qualified high-deductible health plan for the entire year, lower contribution limits may apply.

*Please return this completed form to the HR Service Center or your HR Generalist.*

**HR Service Center**  
Phone: (573) 882-2146  
Fax: (573) 882-9603  
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