



Dear Medicare eligible HSA participant,

As you may be aware, eligibility requirements must be met in order to contribute to an HSA. One of these requirements is that participants cannot be enrolled in Medicare or be taking social security distributions.

Drawing social security at any age will automatically enroll participants in Medicare Part A. Per IRS regulations, being enrolled in any part of Medicare, including parts A, B, D, Supplement, or Advantage, renders participants ineligible to contribute to an HSA or to receive employer HSA contributions. Further, employees who defer enrollment into Medicare when first eligible and elect to continue with Wittenberg employer sponsored health insurance instead, should-know that once they do decide to enroll in Medicare, **their Medicare Part A will be back-dated six months from the time of application.** This means that all HSA contributions must stop six months prior to signing up for Medicare Part A or drawing social security or be subject to significant tax & penalty. **It is important to note that Wittenberg is unable to make corrective actions to HSA contributions after they've been contributed and these taxes/penalties will be the participant's responsibility. Therefore, we encourage Medicare eligible participants to discuss HSA eligibility, contribution timing rules, and pro-rated annual contribution limits with your accountant, attorney, or Medicare enrollment specialist.** Additional information can be found in the [HSA's and Medicare document](#) and on the [IRS website](#).

For our records, please indicate your Medicare standing below: (select one)

I am not currently enrolled in any part of Medicare or drawing Social Security benefits and I'm eligible to contribute to an HSA without tax/penalty. If/when I do enroll in Medicare or begin receiving social security benefits, I understand that my Medicare enrollment will be back-dated six-months and it is my responsibility to notify HR at least 6-months prior to enrolling in Medicare or drawing social security benefits so that my contributions and the university contributions can be stopped. I understand that my employee and the university HSA contributions cannot be corrected once made and that any tax/penalty imposed will be my responsibility.

I am currently enrolled in Medicare. I understand that I cannot contribute or receive employer contributions to an HSA.

Please sign & return this letter to HR with your enrollment material.

Signature

Date

Printed Name

OFFICE OF HUMAN RESOURCES