The Aaon Group

**2027 Open Enrollment Job Aid: Health Savings Account (HSA) (Mobile App)**

If you enroll in the **AAON High Deductible Health Plan (HDHP)** and wish to contribute to a **Health Savings Account (HSA)**, you **must** make an HSA election during 2027 Open Enrollment.

**Important Note:** HSA contributions do **not** carry forward from year to year. Even if you currently contribute to an HSA, you must enter a new contribution election during Open Enrollment if you want contributions to continue next year.

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**Access Open Enrollment**

1. Log in to **Workday**.
2. From your Home Page, select the **Open Enrollment** task or click the Open Enrollment banner
3. Click **Get Started**

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**Enroll in the Health Savings Account**

The AAON Group provides a **175% company match** to your HSA contributions.

1. Navigate the **Health Savings Account (HSA)** Tile
2. Click **Enroll** or **Manage**
3. Select the Fidelity plan and click **Select for** coverage. To decline coverage, choose **Waive Coverage**, then click **Done**
4. Select **Confirm and Continue**
5. Enter the amount you want deducted per paycheck or the annual contribution amount.
6. You may elect up to the maximum amount listed below

| Coverage Level | Age | Annual Employee Contribution Limit | Maximum Per Paycheck Contribution |
|---|---|---|---|
| Employee Only | Under 55 | $1,636.32 | $68.18 |
| Employee Only | 55+ | $1,9 99.92 | $83.33 |
| Family | Under 55 | $3,272. 64 | $136.36 |
| Family | 55+ | $3,636.48 | $151.52 |

7. Click **Save**

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**Review and Sign**

1. Review all benefit elections carefully
2. Confirm the information is accurate
3. Click **I Accept** and **Submit** to complete Open Enrollment
4. If you do not click **Submit**, your 2026 benefit plan elections will carry forward into 2027, except for HSA contributions, which will end on December 31, 2026

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**After Open Enrollment Ends**

**New HSA Participants**

If you are enrolling in the HSA for the first time:

- A file will be sent to Fidelity opening your account for you, you will receive an email from Fidelity that you must read and confirm your Health Savings Account
- Payroll deductions will not be deposited until your HSA account is opened and ready for funding
- Any missed payroll deductions will be refunded back to you until your HSA account is available for funding
- If you have questions regarding your HSA, you must call Fidelity at 1-800-544-3716. Fidelity will not speak to the employer on an employee's behalf

**Current HSA Participants**

- Your existing HSA account remains active
- You must still elect a new contribution amount during Open Enrollment if you want payroll deductions to continue in 2027
- If you don't make a 2027 contribution during open enrollment, you will not have payroll contributions in 2027

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**Need Help?**

Submit a **Workday Help Case** through the **Help Center** and select the **Benefits** category for assistance

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# 2027 Health Savings Account (HSA)

The Aaon Group provides a **175% company match** to your HSA contributions.

You may elect any amount up to the maximum listed. Total employee and employer contributions cannot exceed IRS annual limits. To help you stay within IRS limits, the maximum employee contribution amounts are shown below:

| Coverage Level | Age | Annual Employee Contribution Limit | Maximum Employee Contribution Per Paycheck | Annual Employer Match | Employer Match Per Paycheck | Total Annual HSA Contribution |
|---|---|---|---|---|---|---|
| **Employee Only** | Under 55 | $1,636.32 | $68.18 | $2,863.65 | $119.32 | **$4,500.00** |
| **Employee Only** | 55+ | $1,999.92 | $83.33 | $3,500.00 | $145.83 | **$5,500.00** |
| **Family** | Under 55 | $3,272.64 | $136.36 | $5,727.28 | $238.63 | **$9,000.00** |
| **Family** | 55+ | $3,636.48 | $151.52 | $6,363.63 | $265.15 | **$9,999.99*** |

If you are 55 years of age or older, you can make an additional “catch up” contribution of $1,000.

HSA contributions are disallowed when any Medicare coverages are active, including Part A and Part B.

No ‘use it or lose it’ rules – any unused balance carries over from one year to the next. This is your personal savings account and if you leave AAON, the funds in your HSA are yours to keep.

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# HSA Popular Eligible Items

- Dental care, including cleanings, sealants, fluoride treatments, X-rays, fillings, braces, extractions, dentures, night guards to treat teeth grinding
- Eye exams, Eyeglasses, including prescription and reading glasses, and prescription sunglasses
- Contact lenses and saline solution
- Eye surgery, including laser eye surgery
- First Aid items
- Hospital expenses for both inpatient and outpatient services – CT scans, Ambulance services, MRIs, ER visits, medical record fees
- Doctor office services
- Infertility treatment, including in vitro fertilization; egg, sperm, and embryo storage; fertility monitors; and sperm washing. Egg donor expenses related to infertility treatment
- Condoms, birth control, pregnancy tests, prenatal vitamins, Ovulation monitors
- Inpatient drug and alcohol treatment
- Hearing Aids and Accessories
- Blood Pressure Monitors
- Over the counter Medicine (allergy& sinus, cold & flu) including feminine hygiene products
- Prescription medications, including insulin
- Sunscreen
- Childrens health & wellness
- Nursing care, whether provided in your home or a nursing home
- Occupational, Physical and Speech therapy
- Psychiatrist and Psychologist care
- Smoking-cessation programs and drugs, including nicotine patches and gum
- Thermometer
- Wheelchair
- And much more ….

You can also visit the HSA store on-line (www.hsastore.com) or www.irs.gov for a complete listing of eligible HSA items.