

Health Savings Account (HSA) Summary

IRS Plan Year Contribution Limits

2026 Employee Only Coverage: \$4,400

2026 Employee plus Dependent(s)
Coverage: \$8,750

2026 Age 55+ "Catch Up" \$1,000

You can update or change your contribution amount at any time within the IRS annual limits

Note: If you contribute at least \$1.00 per pay period to your HSA, Planet Fitness will fund up to 20% of your Cigna OAP HSA Plan deductible into your HSA via pay period contributions. The amount contributed by Planet Fitness and your own contributions cannot exceed the plan year IRS contributions limits.

Contribution Deadline

Last day to contribute to for the current plan year is 4/15 of the following year.

Unused funds carry over?

Yes

Can I invest the money in my account?

Yes

Additional Information

Employees enrolled in the Cigna OAP HSA Medical Plan will automatically have an account opened with HSA Bank.

Can I track my account online?

Yes, at www.mycigna.com

What expenses are eligible?

See www.irs.gov , Publication 502 or 969.

Does an HSA affect my taxes?

Yes; you are required to file Form 8889 to disclose your contributions. Speak with your HSA trustee for details or see www.irs.gov, search Publication 969.