



THE STATE OF FLORIDA
JUSTICE ADMINISTRATIVE COMMISSION

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MEMORANDUM HR21-2022

To: Agency Administrators
From: Carolyn Horwich, Esq., Director of Human Resources
Subject: Spouse Program & HAS Clarification ([updated](#))
Date: October 7, 2022

Please share the attached Management Advisory from the Division of State Group Insurance with all employees.

Thank you.



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Ron DeSantis, Governor
Pedro Allende, Secretary

Management Advisory #22-010

Date: October 7, 2022

To: Agency Personnel Officers and Benefits Coordinators

From: Ryan Stokes, Director, Division of State Group Insurance (DSGI)

Subject: Spouse Program and Health Savings Account Policy Clarification

Please distribute this information to all Employees

SPOUSE PROGRAM CLARIFICATION

The Spouse Program provides family health insurance for two state employees married to each other. One spouse serves as the primary account holder. Each spouse pays \$15 per month for family coverage.

If the family is enrolled in a high-deductible health plan (HDHP), the primary and secondary spouse should each enroll in an individual health savings account (HSA). Each spouse will receive the individual state contribution and each spouse can make payroll contributions up to half of the family maximum. The state contributes \$41.66 per month for single coverage (up to \$500 per year). The 2023 plan year annual contribution maximum is **\$3,850** per year for single coverage and **\$7,750** per year for family coverage (limits include the state's contribution). The HSA annual maximum limit set by the Internal Revenue Service (IRS) is per household, not per person.

System default setting for spouse program HSA contributions

- The employer HSA contribution amount defaults to single and each spouse will receive the state's \$41.66 per month contribution (up to \$500 per year).
- Each spouse can elect to contribute up to half of the family annual maximum contribution limit (this limit includes the state contribution).

If either or both spouses are 55 or older, they can each contribute up to the \$1,000 catch-up max; however, the combined total cannot exceed the annual IRS maximum. The max is increased if either or both spouses are over age 55 and participating in the catch-up contribution.

Rewards earned through participation in the Shared Savings Program will be deposited in the Savings and Spending Account, as designated by the primary spouse.

PAYMENT LOCKBOX UPDATE FOR SAVINGS AND SPENDING ACCOUNTS

The Department of Management Services is implementing a new lockbox service with Wells Fargo and the Department of Revenue for the submission of payments for Savings and Spending Account ineligible expenses. Effective immediately, payments can be sent to:

Division of State Group Insurance FSA/HRA Accounts
P.O. Box 7434
Tallahassee, FL 32314-7434

Payments that are sent to the Orlando address will be forwarded to the new Tallahassee address through Dec. 31, 2022. This may result in delivery delays and timely posting of payments to member accounts.