

Instruction Guide for Dual Eligible Spouses/Domestic Partners Enrolling in the Aetna Health Savings Account (HSA) via Workday –Effective 1/1/2025

The dual eligibility category is available to endowed staff or faculty members with dependent children whose spouse or domestic partner is also an endowed, benefit eligible, Cornell staff or faculty member paid from endowed funds in a unit of Cornell University. This category allows two-employee families to receive a lower rate for their endowed health insurance premium. For families that do not include children, it is more cost effective to enroll in two individual health insurance plans offering the same coverage.

The spouse/domestic partner (policyholder) that wants to have the health insurance premium deducted from their paycheck accesses Workday and enrolls their dependents in the “Medical & Dental Health Savings Account (HSA)” enrollment section. Cornell University provides \$1,000 to employees who enroll in this plan, which is pro-rated based on the date your coverage begins. If your coverage is effective after January 1, the University’s contribution is pro-rated based on your date of hire or the date you gain eligibility. You also may contribute your own funds via pre-tax payroll deduction. Payroll deductions and Cornell’s contribution can only be made directly to the Aetna/PayFlex HSA bank account and cannot be directly deposited to any other banking institution.

Dual Spouses-Elect Family Coverage

Workday requires that the paying spouse **enroll in dual family health coverage**. The non-paying spouse is not required to enroll in Workday to be eligible for coverage, or to receive the employer contribution, as it will be established automatically (as long as the paying spouse enrolls in “dual family health coverage”). An HSA enrollment form (paper) is only required if the non-paying employee wants to make individual contributions into the HSA. For employees with dual coverage, Workday only allows each employee to elect 50% of the full family rate. If a family wishes to elect the full family contribution, each employee will need to enroll in 50% of the family employee contribution. Workday system requirements limit the family contribution to be split 50/50.

Under Age 55

For 2025, the maximum contribution for family coverage is \$8,550. Based on the limitations of Workday discussed above, this means that the maximum contribution from either dual employee in Workday is \$4,275. For those whose coverage begins on January 1st, this means the maximum that should be elected is \$3,275. Because the employer contribution is pro-rated, employees hired later in the year may be able to elect more than \$3,275, depending on their employer contribution.

The paying spouse elects their HSA contribution in Workday, on the Health Savings Plan election screen, using the maximum listed above. The non-paying spouse will need to complete a paper HSA enrollment form with their contribution, using the same math for their maximum.

Over Age 55

For 2025, the maximum contribution for family coverage is \$8,550. Based on the limitations of Workday discussed above, this means that the maximum contribution from either dual employee in Workday is \$4,275. For those whose coverage begins on January 1st, this means the maximum that should be elected is \$3,275. Because the employer contribution is pro-rated, employees hired later in the year may be able to elect more than \$3,275, depending on their employer contribution.

Either spouse who is over 55 years of age is eligible to contribute an additional \$1,000 in “catch-up” funds. This means that if **both spouses are over 55**, they will be eligible for a family total of \$10,550 (including Cornell and Employee contributions).

The paying spouse elects their HSA contribution in Workday, on the Health Savings Plan election screen, using the maximum listed above. The non-paying spouse will need to complete a paper HSA enrollment form with their contribution, using the same math for their maximum.

Dual Domestic Partner-Elect Family Coverage

Workday requires that the paying spouse enroll in dual family health coverage. The non-paying spouse is not required to enroll in Workday to be eligible for coverage, or to receive the employer contribution, as it will be established automatically (as long as the paying spouse enrolls in “dual family health coverage”). An HSA enrollment form (paper) is only required if the non-paying employee wants to make individual contributions into the HSA.

Under Age 55

For 2025, the maximum contribution for family coverage is \$8,550. Domestic Partners do not have the same limits for contribution that spouses do, and Dual Domestic Partner families can actually both contribute the full family share for their coverage. For those whose coverage begins on January 1st, this means the maximum that should be elected is \$7,550. Because the employer contribution is pro-rated, employees hired later in the year may be able to elect more than \$7,550, depending on their employer contribution.

The paying partner elects their HSA contribution in Workday, on the Health Savings Plan election screen, using the maximum listed above. The non-paying spouse will need to complete a paper HSA enrollment form with their contribution, using the same math for their maximum.

Over Age 55

For 2025, the maximum contribution for family coverage is \$8,550. Domestic Partners do not have the same limits for contribution that spouses do, and Dual Domestic Partner families can actually both contribute the full family share for their coverage. For those whose coverage begins on January 1st, this means the maximum that should be elected is \$7,550. Because the employer contribution is pro-rated, employees hired later in the year may be able to elect more than \$7,550, depending on their employer contribution.

Either partner who is over 55 years of age is eligible to contribute an additional \$1,000 in “catch-up” funds. This means that if both spouses are over 55, they will be eligible for a family total of \$17,100 (including Cornell and Employee contributions).

The paying partner elects their HSA contribution in Workday, on the Health Savings Plan election screen, using the maximum listed above. The non-paying spouse will need to complete a paper HSA enrollment form with their contribution, using the same math for their maximum.

Note: the IRS sets the HSA maximum contribution amounts.