

## **Invest in your health and your future: Enroll in an HSA from Oct. 15 – 29** <sup>[1]</sup>



October 8, 2025 by [Employee Services](#) <sup>[2]</sup>

If you're enrolled in the University of Colorado's High Deductible medical plan, a Health Savings Account (HSA) isn't just a smart financial tool — it's a powerful way to support your physical and financial well-being.

CU's annual [HSA Open Enrollment](#) <sup>[3]</sup> runs from 8 a.m. (MT) Wednesday, Oct. 15 to 5 p.m. (MT) Wednesday, Oct. 29. Your enrollment and contributions will begin Jan. 1, 2026.

During this time, eligible employees can:

- Open an HSA if they don't already have one.
- Update contribution amounts for the 2026 calendar year.

### **What you can do with an HSA**

HSAs are designed to help you pay for qualified medical expenses — including doctor visits, prescriptions, dental and vision care — with pre-tax dollars. Visit [Optum's website](#) <sup>[4]</sup> for the wide array of eligible services and items you can pay for with an HSA.

### **HSAs offer three layers of tax savings:**

- Contributions are not taxed when deducted via payroll.
- Growth is tax-free (interest and investment earnings).
- Withdrawals for qualified medical expenses are tax-free.

This means you can save money on health care costs while building a financial cushion for the future.

### **HSAs offer many long-term benefits:**

- Funds roll over year-to-year, so you never lose unused money. This allows account holders to build a substantial health care nest egg over time.
- Your HSA is yours to keep, even if you change jobs, switch health plans or retire.
- Once your balance reaches \$2,000, you can invest your money in a variety of options —

and this year, new investment choices, like high-yield savings accounts, can help you grow your savings even more.

- After age 65, you can withdraw HSA funds for non-medical expenses without penalty (though you'll pay regular income tax). This makes it a supplemental retirement savings tool, similar to a traditional IRA.

## Who's eligible?

To open and contribute to an HSA, you must:

- Be enrolled in CU Health Plan — High Deductible.
- Not be enrolled in Medicare.
- Not be claimed as a dependent on someone else's tax return.

## In 2026, you can contribute up to:

- \$4,400 for individual coverage.
- \$8,750 for family coverage.
- If you're age 55 or older, you can contribute an additional \$1,000 beyond these limits.

## Learn more

- Register for the Employee Services and Optum webinar, [Making the most of a Health Savings Account](#) [5], at 1 p.m. Oct. 23. This session is designed to demystify Health Savings Accounts (HSAs) and help you make the most of this financial tool.
- [Visit the HSA website](#) [3] to watch a video course explaining an HSA's uses and its many advantages. See how you can save money on health expenses, reduce taxes, invest in your health, and find enrollment instructions.

## Ready to take the next step?

Visit CU's [HSA Enrollment page](#) [3] to learn more, explore investment options, and enroll or update your contributions. Your health is worth investing in — and so is your future.

## Need help?

If you have any questions not answered by these resources, don't hesitate to reach out to our benefits professionals.

Contact an Employee Services benefits professional by email at [benefits@cu.edu](mailto:benefits@cu.edu) [6] or by phone at 1-303-860-4200, option 3, from 9 a.m. to 5 p.m. Monday – Thursday and from 10 a.m. to 5 p.m. Friday.

[health savings account](#) [7], [HSA open enrollment](#) [8], [hsa](#) [9]

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