

# Employer Update

| [2010 Employee Survey](#) | [Tips for Using the HSA Debit Card](#) | [Prior Year Contributions](#) |  
| [Here's to Health!](#) | [Follow Us on Twitter](#) |

March 2010

[Download PDF Newsletter](#)



## 2010 Employee Survey

At HSA Bank we are continually looking for ways we can improve the experience of our accountholders. Improvement and change can result from many sources, most importantly, customer feedback. You and your clients can provide valuable healthcare information by completing HSA Bank's 3rd Annual Benchmark Survey by April 16, 2010. Please pass the survey along to **all** your employees to complete, regardless of whether they have an HSA or not. The data gathered from this survey helps HSA Bank identify strengths and opportunities for improvement in the company's operations, products, services and support.

The link to HSA Bank's survey is: <http://www.surveymonkey.com/s/NTTOSK3>

Again, please send this link to all of your employees and ask that they take a few minutes to complete it. Thank you in advance for your participation.

[Top of newsletter](#)



## Tips for Using the HSA Debit Card

HSA Bank's debit card makes it easy for your employees to get the most out of their health savings account.

Here are a few things for your employees to keep in mind when using their HSA debit card:

- The debit card should only be used for eligible medical expenses.
- Funds used for non-qualified medical expenses must be reported in annual income tax filing and are subject to income tax and IRS penalties.
- The debit card is accepted at ATMs and with medical providers that accept Visa (e.g., doctor's offices, pharmacies, medical supply stores).
- Purchases made with a signature are free. When possible, select "credit" at point-of-purchase so the transaction is free. PIN transactions may incur a \$2 fee per occurrence.
- As a mechanism for fraud protection, there are daily limits on debit card transactions. Up to \$2,000 per day can be withdrawn from the HSA account for point of sale purchases when a signature is used and \$300 daily limit for PIN-based transactions.
- Five transactions can be made per day. Any additional transactions will be denied.

If your employees have any questions about their HSA Bank Debit Card, they can contact HSA Bank's Client Assistance Center at (800) 357-6246, Monday through Friday, 7 a.m. to 9 p.m., CT.

[Top of newsletter](#)



## Prior Year Contributions

2009 contributions can be made until April 15, 2010.

### 2009 IRS Limits (Regardless of Deductible)

**Individual:** \$3,000

**Family:** \$5,950

Accountholders over the age of 55 also have the opportunity to make a \$1,000 catch-up contribution.

**All 2009 contributions must indicate the contribution year.** Please note the following deadlines:

*Online contributions:* April 14, 2010 (Must be submitted by 2 p.m., CT)

*Wire contributions:* April 15, 2010 (Must be received by 12 p.m., CT)

*Mailed contributions:* Received by April 15, 2010

[Top of newsletter](#)



## Here's to Health!

Spring is right around the corner and the warmer weather brings new opportunities to get out, enjoy the outdoors and learn about ways to improve our health. When your employees make positive health and wellness choices, it could result in fewer claims submitted to your health plan and reduce the number of days off due to illness. If you wish to provide a resource that assists with health education, this link, <http://www.healthfinder.gov/nho/nho.asp>, will connect you and your employees to a calendar that identifies National Health Observances for 2010. It also provides links to events and activities that correspond with each. A few examples for March include:

**National Nutrition Month**  
**Save Your Vision Month**  
**National Colorectal Cancer Awareness Month**  
**Workplace Eye Wellness Month**

The website(s) listed above are provided as examples for your convenience only. Links to third-party websites do not constitute any endorsement or recommendation of the websites, products or services represented on those sites.

[Top of newsletter](#)



## Follow Us on Twitter

If you have a Twitter account, be sure to follow us at [www.twitter.com/hsabank](http://www.twitter.com/hsabank) and select "follow."

[Top of newsletter](#)

*HSA Bank's Business Relations Coordinators can be reached at (866) 357-5232, Monday through Friday, 7 a.m. to 7 p.m., CT. The content provided in this message is intended for Agent and Relationship use only. Unless specified, you are not authorized to forward this information directly to your employees/clients.*

HSA Bank® is a division of Webster Bank, N.A. Member FDIC