

Business Relations Update



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2011 Limits Released

The IRS has determined that the change in inflation was not significant enough to result in adjustments to the 2011 limits on Health Savings Account contributions. Those with single, or self-only, coverage may contribute up to \$3,050 for 2011. Those with family coverage are eligible to contribute up to \$6,150. The catch-up contribution for those age 55 and older will also remain the same at \$1,000. All types of contributions (pre-tax, post-tax, third-party contributions, etc.) apply to the annual contribution limits.

Additionally, for a health plan to qualify as a "high deductible health plan" for the 2011 calendar year, the health plan will have, at minimum, an annual deductible of \$1,200 for single coverage and \$2,400 for family coverage. The annual out-of-pocket maximum is no more than \$5,950 for single coverage and \$11,900 for family coverage.

For more information on the 2011 contribution limits or plan qualifications please [click here](#).

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HSA Bank on the Lifetime Channel

As part of HSA Bank's effort to provide customer-focused HSA expertise, HSA Bank appeared on The Lifetime network's daily morning show "The Balancing Act." The one-hour morning show attracts nearly 1 million daily viewers. The segment provides viewers with important information about the rising cost of healthcare and what to do to ensure their families are covered. It discusses how HSAs can help to reduce healthcare costs and answers viewer questions.

[Click here](#) to watch the segments.

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Webinars Focused on You

As part of our commitment to provide education resources that enhance your HSA program, HSA Bank will begin holding webinars this fall. Initially, webinars will focus on employer education and concerns. Topics may include: "Online Enrollments", "Educating Your Employees" or "Successful HSA Program Design." Depending on the level of interest, HSA Bank hopes to also provide employee webinars with topics ranging from "Using Your HSA Wisely" to "HSA Tax Filing."

To provide you with the most beneficial webinars, HSA Bank would like to hear from you. If there are topics you would like to see covered for you or your employees, please send them to: marketingquality@hsabank.com. The complete webinar schedule will be released in late August.

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Consumer Benchmark Report

HSA Bank's 2010 Annual Benchmark Survey is now available for [download](#). Data from the survey reveals important information about healthcare consumerism and the characteristics exhibited by accountholders including age, income, use of preventative care, overall utilization and more. Findings are based upon over 3,600 responses and compare respondents with an HSA-compatible health plan to those participating in a traditional PPO health plan. The survey shows continual adoption of HSAs with HSA-compatible health plans as a viable way to combat rising healthcare costs.

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HSA Bank's New Look

HSA Bank has begun implementing new branding to complement the message that we get HSAs right for you. The new look is part of a rebranding initiative that HSA Bank recently underwent. A majority of the materials you and your employees will receive from us will have this new look. This month accountholder statements were redesigned to incorporate new branding and be more reader-friendly. The statements now include the fees HSA Bank charges for overdrafts and insufficient funds. If you or your employees have questions about the changes in their statements, please contact Business Relations at (866) 357-5232.

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