



November 2009

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Group Online Contribution Enhancement!



HSA Bank's Group Online Contribution (GOC) system is a convenient contribution tool for employers to utilize simply by logging into the Employer Administration Area. We are in the process of providing you with the same tool you know, with enhancements that make it even easier to use.

Key additions include:

- Increased performance capabilities with faster load times to reduce delays.
- Extended reporting capabilities that allow you to download contribution history by year, and view year-to-date and prior-year summaries of online contributions by employee and by source (employer, employee pre-tax, employee post-tax).
- Intuitive navigation that makes the system's intended direction more apparent. It will also be equipped with helpful pop-ups for clarification on terms that may be unfamiliar.

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Employer Communication Kit: 2010 Edition



Whether this is your first year offering an HSA-compatible plan or you've been providing this affordable, high quality option for years, education is always an important aspect of a successful HSA program. To assist you in achieving the highest HSA acceptance rates, HSA Bank provides you with a comprehensive communication kit. The kit provides you with information for administering your HSA program and provides employee resources that cover everything from pre-enrollment to post-enrollment. This year, we've taken previous favorites and combined them with new ideas and delivery methods to make it even easier for you to help employees understand and successfully utilize their HSA.

New items to look for include:

- Communication Calendar - We provide the key messages and timelines; you simply pick the collateral that best suits their employees.
- HSA Informational Poster – pique employee interest and get them thinking about the financial benefits of an HSA. Plus, the poster includes their custom enrollment link and steps for signing up with HSA Bank.
- Program Design Tips - learn how to efficiently design your HSA program to save money and boost acceptance rates.

The updated Employer Communication Kit is available by calling the Business Relations department at (866) 357-5232 or by logging in to the Employer Administration Area.

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Contribution Limits



Each year the IRS adjusts the annual contribution limit and changes are normally made to the insurance plan qualifications. As 2009 draws to a close, remind employees of contribution limits and provide these key tips for effectively managing their HSAs.

2009 Limits	Single Family	
Minimum Deductible	\$1,150	\$2,300
Maximum Out-of-Pocket	\$5,800	\$11,600
Maximum Contribution Limit	\$3,000	\$5,950
Catch-up Contribution (55+)	\$1,000	\$1,000
2010 Limits	Single Family	
Minimum Deductible	\$1,200	\$2,400
Maximum Out-of-Pocket	\$5,950	\$11,900
Maximum Contribution Limit	\$3,050	\$6,150
Catch-up Contribution	\$1,000	\$1,000

Maximize the Account

Employees who are financially able should consider contributing the maximum contribution amount. By doing so, they receive the highest possible tax savings while building funds for medical expenses. Since HSA funds roll over each year, the employee can start saving for future expenses, or even retirement. For more information on HSA maximum contribution levels [click here](#).

Remember April 15th

Employees can make 2009 HSA contributions until April 15th of 2010. To make a 2009 contribution after 2010 begins, the employee must mark it as a "prior year" contribution. Funds marked "prior year" count only towards the 2009 contribution limit.

Correct Excess Contributions

Employees should review their HSA to be sure they have not contributed more than the maximum contribution for 2009. Contribution information can be found through Internet Banking, account statements or by contacting HSA Bank's Client Assistance Center. An employee who has over contributed should complete an [Excess Contribution Removal Form](#) and submit it to HSA Bank to avoid tax penalties.

Please direct employee questions related to this topic to our Client Assistance Center at (800) 357-6246 or askus@hsabank.com

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HSA Bank's Business Relations Coordinators can be reached at (866) 357-5232, Monday through Friday, 7 a.m. - 7 p.m., CT.