

Health Savings Account (2009)

Who is eligible to participate?	Individuals and any size group
Plan Types	High deductible plans are required as defined by HSA law; Plans with co-pays are NOT allowed
Are co-pays allowed?	Not before the deductible is satisfied
What deductibles are permitted and still allow the plan to qualify?	\$1,150 minimum for single* \$2,300 minimum for family*
Out-of-Pocket Maximum	Single - Up to \$5,800* Family - up to \$11,600* (includes deductible but NOT out-of-network costs)
Is funding required?	Yes
Who may contribute?	Individuals, employers AND/OR employees
Funds (or Account) Ownership	Employee
What are the maximum contributions?	\$3,000 for singles \$5,950 for families (amount is increased annually based on CPI)
Are there any allowances for additional contributions?	Additional contributions are allowed for those age 55 and older (\$1,000 in 2009)
Are the funds portable?	Yes
Can funds be rolled over to another plan?	Yes
Tax deductibility for the Employer	Contributions are tax deductible
Tax deductibility for the Employee	Contributions may be either pre-tax if offered through a cafeteria plan or tax deductible (no need to itemize)

4/3/2009

* Subject to annual cost of living adjustments

For more information on HSA's and to see if they may be right for your or your company, contact Alan Jones using the information below.

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