



2009 HSA Handbook

By Deborah L. Crawford

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Learn how new innovative Health Savings Accounts will change the way millions can save to meet their health care needs. Any individual who is covered by a high-deductible health plan may establish as HSA. Amounts contributed to an HSA belong to individuals and are completely portable. Every year the money not spent would stay in the account and gain interest tax-free, just like an IRA. Unused amounts remain available for later years. Tax-advantaged contributions can be made in three ways: the individual and family members can make tax deductible contributions to the HSA even if the individual does not itemize deductions the individual's employer can make contributions that are not taxed to either the employer or the employee, and the employers with cafeteria plans can allow employees to contribute untaxed salary through a salary reduction plan. Funds distributed for the HSA are not taxed if they are used to pay qualifying medical expenses.

- ◆ What are Health Savings Accounts?
- ◆ Who is eligible for a HSA?
- ◆ What is HDHP?
- ◆ How can an HSA be established?
- ◆ How much money can be put in an HSA?
- ◆ Distributions from HSA
- ◆ What are qualified medical expenses?
- ◆ How funds are handled at death
- ◆ IRS Reporting
- ◆ And much, much more!

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