

# HSA Employer News!

## January 2014

### 2014 HSA Contribution Limits

As we begin 2014, it's important to ensure your employees are aware of the annual contribution limits for HSAs (Health Savings Accounts) for the new calendar year.

**The maximum HSA contribution limits will increase for all eligible account holders.** This is great news for those wanting to maximize their pre-tax savings and invest more fully in their healthcare needs!

#### 2014 Annual Maximum Contribution Limits for HSAs

- For individuals with self-only coverage under a High Deductible Health Plan (HDHP), the annual limit on contributions will be \$3,300 (up from \$3,250 in 2013).
- For individuals with family coverage under an HDHP, the annual limit on contributions will be \$6,550 (up from \$6,450 in 2013).

**Note:** Individuals age 55 or older who have not yet enrolled in Medicare can make an **additional \$1,000 catch-up contribution** to their HSA (no change from 2013 levels).

For more information, visit the IRS website at [www.irs.gov/pub/irs-drop/rp-13-25.pdf](http://www.irs.gov/pub/irs-drop/rp-13-25.pdf).

### HSA Education Resources

We offer a number of resources to help your employees understand and take full advantage of their HSAs. Visit our website to learn more, and encourage your employees to make the most of the important information available to them.

Online you will find:

**HSA 101:** Employees can learn everything they need to know about HSAs through "HSA 101." Held every Monday at 12:30 p.m. ET, this live webinar is perfect for anyone who is new to HSAs.

During each session, we review the latest IRS guidance, along with the financial benefits of owning an HSA. Participants also have the opportunity to ask questions about these unique, tax-advantaged accounts.

Your employees can register for the next open/available webinar using [this link](#). Under "Attend a Session," click on "Live Sessions," then select "Register" next to the desired HSA 101 session.

**Frequently Asked Questions:** We provide comprehensive answers to your FAQs on our website. Go to the "Employer" tab > "Employer Tools."

In most cases, everything you and your employees need is available online. We can also be reached by phone 24/7 to assist your employees with any questions the FAQs and other online resources do not address.

**Other HSA Resources:** Click the "HSA Resources" tab of our website to access IRS Publication 502 (which defines "qualified medical expenses" and other items) and other helpful resources, such as HSA calculators and links to tax guidance.

### Heart Month Is Coming!

February is the American Heart Association's Heart Month, a time to raise awareness about heart disease, its risk factors and steps to achieve better heart health.

Heart disease continues to be the No. 1 killer of both men and women in the United States. Nearly one in three women dies from cardiovascular disease each year. But heart disease can be prevented and managed.

#### Time to Get Heart Smart

This February, help your employees be heart smart and heart healthy. A good place to start is reminding them to use the preventive care services covered by your company's healthcare plan. For employers and employees, preventive care helps lower health care costs because it's less expensive to help someone stay well than treat someone who's already seriously ill.

When delivered by an in-network provider, certain preventive services are available to employees at no cost. Some of these services are important to monitoring heart and cardiovascular health, such as:

- Blood pressure, diabetes and cholesterol screening
- Annual routine physicals
- Smoking cessation programs
- Diet counseling for adults at higher risk for chronic disease
- Obesity screening and counseling for all adults
- Aspirin use for men and women of certain ages

Learn more about staying heart healthy at <http://www.cdc.gov/heartdisease/about.htm> and [www.goredforwomen.org](http://www.goredforwomen.org).

**Healthy is happy! Happy New Year!**