

HSA SMARTNEWS!

March 2014

Important Signature Card Reminder

Have you returned your Health Savings Account (HSA) Signature Card? If not, please complete and return this important account document to help us provide you with the most efficient and secure service.

When you enrolled in your HSA, you received a Signature Card and a blue, postage-paid return envelope as part of your Welcome Kit. The Signature Card is also available in a printable format from our website at [Managing Your HSA > Forms > Scroll down to Health Savings Account Signature Card Form](#). The form includes instructions for returning it to us by mail, fax or email.

Why your Signature Card is important to your HSA:

- It is your opportunity to designate beneficiaries, add an authorized account signer and verify/update your individual information.
- Your signature on file serves as a reference for future validation and helps prevent identity theft, such as fraudulent transactions.

Act Now to Make Prior-Year Contributions

Tax Day—April 15—is fast approaching, so don't delay if you're planning to make a prior-year contribution to your HSA. You can make HSA contributions for the 2013 tax year until April 15, 2014, provided you do not exceed the contribution limits for 2013.

If you make a prior-year contribution between January 1, 2014 and April 15, 2014, be sure to write "2013 contribution" on the memo line of your check, or call Customer Care to let us know the contribution should be allocated to 2013. Unless you tell us otherwise, we will assume any HSA contribution made in 2014 is for the current tax year.

HSA Debit Card Makes Payments A Snap

Accessing the funds in your Health Savings Account is a snap with your HSA debit card. When you need to pay for qualified medical expenses, use the card as you would any other debit card.

Convenient, versatile

Enjoy all the convenience and versatility your HSA debit card offers:

- Use it to pay for any qualifying healthcare expenses for you, your spouse and your dependents.
- Pay medical service providers at the point of service, over the phone, online, or by writing your card number on your bill.

Always make sure your account has sufficient funds before you use your debit card, write checks or initiate online bill payments from your HSA. If the money's not there, you can't spend it.

Be sure to keep copies of your receipts for your tax records as proof that you used your HSA funds for qualified medical expenses!

Spring fever is in the air and it's catching!