

HSA SMARTNEWS!

March 2013

Access Your HSA Online Today

Are you taking advantage of all of the Health Savings Account (HSA) tools offered online?

If not, follow these three simple steps to get started today.

Step 1: Access your HSA banking home page and locate the "Account Login" section located in the upper left-hand corner. For help, see the "Getting Online Guide" located beneath the "Login" button.

Step 2: Type in your user ID and password, then click "Login." Your user ID and password were sent to you in two separate welcome communications within two weeks of your HSA enrollment. If you don't have them, please contact our Customer Service Team (contact information is below).

Step 3: Since this is your first time logging into your HSA online, you will be prompted to establish your personal online security settings. This will include the selection of a new password, a picture and a word or phrase combination, and the answers to four Challenge Questions.

After logging in, you can take advantage of many convenient tools that will make it easier for you to manage your HSA.

- View real-time account balance information and transaction details.
- Make one-time transfers between accounts, schedule a transfer, or arrange for automatic continuous transfers.
- Access investment options.
- Pay bills online for free.
- Take advantage of training opportunities, guides and tutorials, HSA information, references and resources.

New Online Feature! Prior-Year Contributions

You may already know that you can continue to make HSA contributions for the 2012 tax year through April 15, 2013, as long as you do not exceed the 2012 contribution limits. Now, you can make those prior-year contributions online!

It's easy! Each calendar year between January 1 and the IRS April cutoff date (typically April 15th), you can opt to designate your online HSA contribution for the current OR prior tax year. If you select the "Current Year" button in the online Funds Transfer tool, the HSA contribution will be applied for the current calendar year. If you select the "Prior Year" button, the system will designate that amount as an HSA contribution for the previous calendar year and report it as such on your 5498-SA tax form.

Eat Healthier; March is National Nutrition Month®

This year marks the 40th anniversary of National Nutrition Month®. Sponsored by the Academy of Nutrition and Dietetics, the month-long nutrition education and information campaign strives to remind everyone that it is important to return to the basics of healthy eating. This year's theme is "Eat Right. Your Way. Every Day." Most of us could improve our energy balance by shaving just 100 calories a day off our usual intake. Here are some tips:

- Lighten up your favorite coffee drink with fat-free milk and sugar-free syrup.
- Trim all fat from beef, pork and chicken. Remove the skin from poultry.
- Dish up slow-churned, reduced-calorie ice cream in place of regular.
- Enjoy raw vegetables with salsa or fat-free ranch dip instead of chips.

The Academy of Nutrition and Dietetics is the world's largest organization of food and nutrition professionals. For more information, visit them at www.eatright.org.

Have a Healthy, Happy March!