

# HSA SMARTNEWS!

October 2013

## Learn about HSA Benefits at Our Free 30-Minute Webinar

Are you taking full advantage of your Health Savings Account? Our 30-minute webinar (live web seminar) provides an easy-to-follow basic overview of how to benefit from your HSA. Offered every Monday at 12:30 p.m. ET, you can register and attend HSA 101 from any personal computer.

HSA 101 can help if you are new to Health Savings Accounts, or if you are currently enrolled in a high deductible health plan and need a quick “refresher.” Topics covered include managing your HSA, a review of IRS guidelines and the financial benefits of choosing an HSA. Each webinar concludes with an open Q&A session, so participants have the opportunity to ask about any aspect of using these versatile, tax-advantaged accounts.

### Register now!

Just click on the link below to reserve your spot at the next available session.

**What:** HSA 101 - A Short Overview of Health Savings Account Basics

**Where:** <https://thebancorp.webex.com/thebancorp/k2/j.php?ED=173482772>

**When:** Every Monday, 12:30 p.m. ET

**Details:** 30 Minutes, Session Number: 719 944 201

**Note:** *Once registered, you will receive a confirmation email with instructions for joining the session.*

## HSA Transfer/Rollover: One Account Is All You Need

Millions of Americans are now tapping Health Savings Accounts (HSAs) to manage their healthcare spending dollars. As their ranks grow, some consumers find themselves juggling two HSAs, often as a result of a job change. If you currently have multiple HSAs, take a break from this balancing act. You can transfer or rollover your funds into your HSA provided by The Bancorp Bank without being taxed on the money taken from your other HSA.

Here are some advantages to consolidating your funds:

- **Save money!** You'll no longer be paying administrative fees on multiple accounts.
- **Easier tracking and recordkeeping!** Having all your HSA funds in one account makes it easier to manage your contributions, earnings and distributions.
- **Simpler tax reporting and filing.**

Even if you have multiple HSAs, you cannot contribute more tax-free dollars by having more than one account. Your contributions to all accounts cannot exceed the annual contribution limits set by the IRS.

## Consolidate your accounts today.

To move your HSA funds from another provider, complete and return the HSA Transfer/Rollover Request Form.

Please consult your tax advisor or the IRS for specific questions about your taxes.

## October is Breast Cancer Awareness Month

Great progress has been made in recent decades to combat breast cancer. Yet the need for public and professional education and awareness about this disease remains high. October is designated Breast Cancer Awareness Month when a variety of events are held worldwide to promote the importance of breast cancer screening and early detection.

About 1 in 8 women born today in the United States will get breast cancer at some point during her life. After skin cancer, breast cancer is the most common kind of cancer in women.

Most women who get breast cancer have no known risk factors besides age. Many women with one or more risk factors never get breast cancer. So it's impossible to know who will actually get this disease.

The good news is that many women can survive breast cancer if it's found and treated early. Mammograms, self-breast examination and clinical breast exams by a healthcare professional are the best defense in finding breast cancer when it's most treatable.

Learn more at [womenshealth.gov](http://womenshealth.gov)

- [Breast Cancer Fact Sheet](#) - This fact sheet provides information on why women should be concerned about breast cancer and gives resources for more information.

**When it comes to your health, prevention is better than cure!**