



HSA SMART News

December 2014

HSA Funds Keep on Rolling into the New Year

End of year is approaching, but as the owner of a Health Savings Account (HSA), you don't have to scramble to spend down your account balance or forfeit your money. Any unspent funds remaining in your account will roll over and still be there for you to use in the new year.

In fact, your contributions can continue to build year after year, earning tax-free interest until you're ready to use them. You can even save your HSA funds into your retirement years, using them for medical expenses, or at age 65, spend the money any way you wish.

HSAs are portable, too, meaning you can keep your account and any funds in it if you change jobs or health plans.

All this flexibility makes your HSA the go-to choice for managing your healthcare dollars today, tomorrow and for years to come!

HSA Contribution Limits Higher for 2015

The annual contribution limits for Health Savings Accounts (HSAs) will increase in 2015 for all eligible account holders. This is a great opportunity to boost your pre-tax savings and invest more fully in your healthcare needs!

2015 Maximum Contribution Limits for HSAs:

- Self-only coverage under an HDHP
Annual contribution limit: \$3,350 (up from \$3,300 in 2014)
- Family coverage under an HDHP
Annual contribution limit: \$6,650 (up from \$6,550 in 2014)

Note: Individuals age 55 or older who haven't enrolled in Medicare can make an additional \$1,000 catch-up contribution to their HSA (no change from 2014 levels).

HSA contribution limits are set annually by the IRS. For more information, visit the IRS website at <http://www.irs.gov/pub/irs-drop/rp-14-30.pdf>.

Put the Brakes on Holiday Stress

Don't let the frenzy of the holidays drive you to distraction. Put the brakes on holiday stress with these tips from mental health professionals for staying healthy and happy during this busy season:

- Make time for yourself - Take a brisk walk, enjoy a bubble bath, get a good night's sleep.
- Determine your holiday spending budget and stick to it. Make lists of what you will buy to resist impulse spending.
- Ask for help with your to-do list. Make holiday preparations a family affair. Children are eager and proud to contribute.
- Be sensible with your social calendar. Plan to attend only those gatherings/events that are important to you.
- Focus on the true spirit of the holidays and take time to enjoy the celebrations with people you care about.